NINETY-SECOND ANNUAL REPORT

Office of Commissioner of Banking

MADISON, WISCONSIN

Prepared Under the Direction of
Richard E. Galecki
Commissioner of Banking

AT THE CLOSE OF BUSINESS
DECEMBER 31, 1986

State of Wisconsin
Office of Commissioner of Banking

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Tommy G. Thompson
Governor

Richard E. Galecki
Commissioner

July 1, 1987

THE HONORABLE TOMMY G. THOMPSON, GOVERNOR
and
MEMBERS OF THE WISCONSIN LEGISLATURE

In accordance with § 220.14, Wis. Stats., the Commissioner's Report of the condition of the banks, mutual savings banks, and trust company banks of the State of Wisconsin is submitted herewith. The statements of assets and liabilities for all banks in this report are as of the close of business on December 31, 1986.

Further, in accordance with § 426.104(2), Wis. Stats., included in this document is the Fourteenth Annual Report of the Office of Commissioner of Banking regarding the activities of the agency in the administration and enforcement of the Wisconsin Consumer Act.

In an effort to provide more substance to this report, it also includes a narrative analysis of banks in Wisconsin. This information is included to provide the reader with insight into the condition of all Wisconsin banks along with the traditional balance sheet data on each bank.

Respectfully submitted,

Richard E. Galecki
Commissioner

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Enclosure

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OFFICE OF COMMISSIONER OF BANKING

The Office of Commissioner of Banking is responsible for the regulation and supervision of state-chartered banks, mutual savings banks, trust company banks and consumer credit agencies licensed to operate in the State of Wisconsin. The Banking Review Board counsels and works with the Commissioner to establish administrative rules and develop legislation that affect the regulation and supervision of Wisconsin banks. The Board also has statutory approval authority over certain structural and corporate changes of state chartered banks. The Board consists of five members--appointed by the Governor and confirmed by the Senate--who serve five year terms.

In an effort to stay current with changes in banking practices, new and better technology, and deregulation of the financial services industry, the Commissioner may seek changes in state laws and administrative rules. The agency reviews its rules and policies and amends them as necessary to ensure consistency with changes in the financial services industry and its economies.

BANKS DIVISION

The Banks Division has the responsibility to ensure that Wisconsin state banks prudently invest and safeguard the funds of their depositors. Since banks are lending a community's money--funds that are held in a fiduciary relationship--protecting depositors' funds is our foremost responsibility.

A review of Wisconsin banks during 1986 shows that there was continued growth in total assets. The pages that follow provide information on the assets, liabilities, and growth of Wisconsin banks, as well as a detailed analysis of their condition. These documents indicate that Wisconsin state banks continue to show deposit growth and a sound capital base.

Although 1986 saw another record making rate of bank failures nationally, Wisconsin banks continued to operate in a safe and sound manner with only one failure occurring in our state. The American Bank of Alma, Buffalo County, was closed by the Commissioner of Banking on June 20, 1986. The Commissioner appointed the Federal Deposit Insurance Corporation (FDIC) as receiver. The FDIC sold the deposits and certain assets to the La Farge Bancorp, Inc., and the bank was reopened on June 22, 1986, as the Bank of Alma.

Despite that bank failure, which can be attributed to mismanagement and widespread out-of-territory real estate lending, the list of banks which comprise the agency's "watch list" remains relatively low and constant.

CONSUMER CREDIT DIVISION

The Consumer Credit Division administers the laws and regulations relating to loan and motor vehicle sales finance companies, adjustment service companies, collection agencies, community currency exchanges, and sellers of checks and insurance premium finance companies through licensing and examinations.

To ensure that the holder of a license understands the laws regulating consumer credit programs, and to better meet the needs of the public within the rate structure permitted by the statutes, Division staff confers with its licensees on a regular basis.

Exhibits follow that reflect examination activities by the Division for the 1986 licensing year. The exhibits will show the number of companies licensed; the number of examinations made; the number of accounts checked; the number of irregularities reported; and the amount of refunds the Division recommended to be made by the licensee as a result of the examinations.

THE WISCONSIN CONSUMER ACT

The Wisconsin Consumer Act is an integrated compilation of laws covering the debtor/creditor relationship. The Act covers such matters as the regulation of finance charge rates, disclosure requirements in various consumer credit transactions, consumer approval transactions and advertising, insurance offerings on purchases associated with consumer credit transactions, and debt collection practices related to consumer credit transactions. It also specifies remedies and penalties available to both creditors and debtors.

The Act also assigns the responsibility to administer the law's provisions to the Commissioner of Banking and authorizes our agency to take action to obtain voluntary compliance with Chapters 421 to 427 of the Wisconsin Statutes, commence administrative proceedings, and commence civil actions through the Wisconsin Department of Justice. A summary of the enforcement actions that occurred during 1986 are outlined under the heading, Division of Consumer Credit.

This office takes action in a variety of areas in order to achieve compliance with the Act: processing complaints filed by consumers, often resulting in refunds or the return of collateral; reviewing contracts submitted by merchants to ensure they comply with the law; meeting with trade and industrial groups and representatives to explain and answer questions about the Act; and publishing a variety of consumer education materials. Specifics on each activity are detailed further in this report.

COMMISSIONERS OF BANKING

STATE OF WISCONSIN

NAME	CITY	DATE OF SERVICE
Marcus C. Bergh	Viroqua	1903 - 1911
Albert Kuolt	Kenosha	1911 - 1918
Marshall Cousins	Eau Claire	1918 - 1923
Dwight T. Parker	Fennimore	1923 - 1927
C. F. Schwenker	Chippewa Falls	1927 - 1932
A. C. Kingston	Stevens Point	1932 - 1933
Peter A. Cleary	Milwaukee	1933 - 1937
H. F. Ibach	Madison	1937 - 1940
Allen G. Pflugradt	Milwaukee	1940 - 1943
James B. Mulva	Madison	1943 - 1947
G. M. Matthews	Madison	1947 - 1959
William E. Nuesse	Madison	1959 - 1968
Roger L. Heironimus	Phillips	1968 - 1971
Erich Mildenberg	Milwaukee	1971 - 1980
T. E. Pederson	Madison	1980 - 1983
William P. Dixon	Madison	1983 - 1985
Richard E. Galecki	Milwaukee	1985 -

STATE OF WISCONSIN COMMISSIONER OF BANKING

PERSONNEL

Name	Title	Location
Richard E. Galecki	Commissioner	Madison/Milwaukee
Genevieve I. Sanders	Program Assistant	Madison
Jennifer E. McKenzie	Deputy Commissioner	Madison
Elizabeth A. Deneen	Program Assistant	Madison
Jean M. Storch	Receptionist-Typist	Madison

Administrative Services

Mae D. Hoel	Program Assistant	Madison
Rita R. Melder Thompson	Payroll & Benefits Assistant	Madison

Legal Services

Leon M. Swerin	Legal Counsel	Madison
Nancy A. Price	Typist	Madison

BANKS DIVISION

Michael J. Mach	Director Bank Regulation	Madison
Kenny E. Markhardt	Automation Director	Madison
Michael L. Schlough	Review Examiner	Madison
M. Virginia Larson	Review Examiner	Madison
Ann F. Collins	Review Examiner	Madison
Ralph K. Kreutzer	Bank Examiner	Madison
Nancy C. Georgeson-Schimeall	Program Assistant	Madison
Josephine L. Harris	Program Assistant	Madison

Territory Staff

John E. Hinkel	Examination Supervisor	Milwaukee
Michael D. Bembenek	Bank Examiner	Milwaukee
Roger E. Samuel	Bank Examiner	Milwaukee
Donald H. Shue	Bank Examiner	Milwaukee
Michael M. Vutai	Bank Examiner	Milwaukee
David A. Zweifel	Bank Examiner	Milwaukee

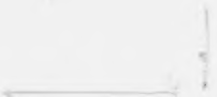
(Continued)

Territory Staff

Name	Title	Location
James D. Newlun	Examination Supervisor	Madison
Daniel G. Cottam	Bank Examiner	Madison
Bonnie L. Cyganek	Bank Examiner	Madison
Coletta B. Demuth	Bank Examiner	Madison
William L. Higbee	Bank Examiner	Madison
Jeffrey J. Matyas	Bank Examiner	Madison
Randall S. Mau	Bank Examiner	Madison
Fredric J. Nelson	Bank Examiner	Madison
David E. Ohm	Bank Examiner	Madison
Steven W. Sorenson	Bank Examiner	Madison
Richard C. Johnson	Examination Supervisor	Appleton
Mark J. Anderson	Bank Examiner	Appleton
Nancy A. Foster	Bank Examiner	Appleton
David M. Ketter	Bank Examiner	Appleton
Michael W. Norkofski	Bank Examiner	Appleton
Christopher A. Nwabeke	Bank Examiner	Appleton
Kevin C. Quinn	Bank Examiner	Appleton
Philip L. Salmon	Bank Examiner	Appleton
Joel Scott Sitter	Bank Examiner	Appleton
Richard P. Thomas	Bank Examiner	Appleton
Mark D. Troudt	Bank Examiner	Appleton
Dale W. Peters	Examination Supervisor	Wausau
Jill A. Kollock	Bank Examiner	Wausau
Lee H. Peters	Bank Examiner	Wausau
Clayton J. Rentmeester	Bank Examiner	Wausau
Charlene A. Strouf	Bank Examiner	Wausau
Leroy D. Swiecichowski	Bank Examiner	Wausau
Kenneth J. Imm	Examination Supervisor	Eau Claire
Joseph E. Bowen	Bank Examiner	Eau Claire
Peter S. Nied	Bank Examiner	Eau Claire
James J. Slaby	Bank Examiner	Eau Claire
Dennis E. Wolfe	Bank Examiner	Eau Claire
Timothy M. Sinz	Examination Supervisor	La Crosse
William D. Gautsch	Bank Examiner	La Crosse
Jarlan D. Hesselberg	Bank Examiner	La Crosse
Daniel J. Ottow	Bank Examiner	La Crosse
Michael J. Semb	Bank Examiner	La Crosse
Gunnard W. Landers	Bank Examiner	As Assigned

Name	Title	Location
(Continued)		
	CONSUMER CREDIT DIVISION	
Howard D. Quimby	Acting Administrator	Madison
Jack D. Cope	Review Examiner	Madison
Philip C. Rozga	Complaint Examiner	Madison
Lynne K. Spielman	Complaint Examiner	Madison
Cindy L. Zaemisch	Program Assistant	Madison
Theresa M. Duhr	Typist	Madison
	Field Operations	
Paul D. Egide	Consumer Credit Examiner	Madison
Gene R. Hansen	Consumer Credit Examiner	Green Bay
Raymond L. Hellmer	Consumer Credit Examiner	Madison
Karen L. O'Malley	Consumer Credit Examiner	Eau Claire
Jean M. Plale	Consumer Credit Examiner	Milwaukee

BANKS DIVISION



ANALYSIS OF WISCONSIN BANKS
AS OF
DECEMBER 31, 1986

As of the end of 1986, the 458 state-chartered banks in Wisconsin reported total assets of $24,501,492,000, which is an increase of $1,930,030,000, or 8.6% over the preceding year. These 458 state banks hold 59.8% of the total $40,958,265,000 bank assets in the state. The following percentages are derived from the year-end call reports of all state-chartered banks.

Wisconsin State-Chartered Banks
as of 12-31-86

	12-31-83	12-31-84	12-31-85	12-31-86
Growth in Fed Funds, etc.	-22.8%	27.9%	19.8%	3.2%
Growth in Net Loans	8.6%	15.0%	5.1%	5.6%
Growth in Total Deposits	11.7%	8.5%	6.9%	7.8%
Growth in Equity Capital	7.4%	6.1%	7.0%	7.9%
Growth in Total Assets (Wis.)	10.3%	8.1%	5.7%	8.6%
Growth in Total Assets (USA)	10.6%	8.5%	7.3%	7.7%
Net Loans to Deposits	61.3%	65.0%	63.9%	62.6%
Net Loans to Total Assets	51.7%	55.1%	54.8%	53.3%
Fed Funds to Total Assets	4.2%	5.0%	5.6%	5.3%
Securities to Total Assets	30.9%	31.7%	28.0%	28.0%
Loss Reserve to Gross Loans	N/A	N/A	1.15%	1.18%
Return on Assets	0.98%	0.88%	0.90%	0.91%
Equity Cap. to Total Assets	8.0%	7.8%	7.9%	7.9%
Primary Cap. to Gross Assets	N/A	N/A	8.5%	8.5%

NATIONAL COMPARISON

On a national basis, unprecedented economic volatility in recent years has resulted in an increasing number of problem banks and bank failures. This increase does not reflect a widespread deterioration of the banking system, but rather sharp declines in certain sectors of the economy that are adversely affecting various parts of the country. These sectorial problems have resulted in continued asset quality deterioration and a steady increase in the number of problem banks and bank failures. During the 1970-81 period, bank failures averaged nine per year, and have increased to 45, 78, 120, and 144 in the last four years. Approximately 200 banks are expected to fail in 1987. The sectors of the economy most responsible for the increase in problem banks and bank failures are agriculture, energy and real estate. While all of these have some affect in Wisconsin, agriculture is the most prominent.

In the agricultural sector, an inflationary boom in farmland prices ended in the early 1980s. Commodity prices stagnated, land values began to fall and the strong U.S. dollar and increased competition from foreign procedures weakened demand for farm exports. As collateral values declined and debt servicing capacity was eroded, the quality of agricultural credits deteriorated. The problems in agriculture are reflected in the condition of agricultural banks, defined as those banks with 25% or more of their loans in farm related loans. Out of the 120 bank failures in 1985, 68 were considered to be agricultural banks, while 59 of the 144 failures in 1986 were agricultural banks.

ASSET SIZE

In addition to the sectorial factors that are affecting the earnings and performance of the country's banking system, the diversity of asset sizes of banks should also be reviewed. On a nationwide basis, nationally chartered banks represent approximately one third of the total number of banks, but hold about 55% of the total bank assets in the country. In addition, over 80% of the banks are under $100 million and hold less than 15% of the assets.

In Wisconsin, these trends are consistent, but on a much smaller scale. Nationally chartered banks in Wisconsin make up 20% of the state's banks, while they hold 40% of the assets. Also, in Wisconsin, 88% of the number of banks (and all of the agricultural banks) are under $100 million, but hold only 45% of the assets. There are 8 banks in Wisconsin with assets of over $500 million. They represent only 1.4% of the total number of banks, but 29% of the assets.

Holding companies are becoming more predominant in Wisconsin and are expected to become more so under the new interstate banking law. Currently, 71% of the state's banks are held by some form of corporation and represent 86% of the total assets. More significantly, 170 banks are owned by the 10 largest bank holding companies and represent 61% of the state's banking assets.

While the state has only a few very large individual banks, their size distorts the averages. The average National bank has $139 million in assets; the average State bank has $53 million. However, a better picture of the banks in Wisconsin can be derived from the fact that the median size bank is $36,100,000, i.e., an equal number of banks are above and below this figure. The median size of an agricultural bank is $23,400,000.

State Distribution of Wisconsin Banks
as of Year-end 1986
(000 Omitted)

	Number of Banks	% of Total Banks	Total Assets	% of Total Assets
Under $ 25 million	193	33.5%	2,788,082	6.8%
$ 25 - $100 million	315	54.7%	15,791,544	38.6%
$100 - $500 million	60	10.4%	10,456,561	25.5%
Over $500 million	8	1.4%	11,922,078	29.1%
Agricultural Banks	166	28.8%	4,534,642	11.1%
All Other Banks	410	71.2%	36,423,623	88.9%
TOTALS	576	100.0%	40,958,265	100.0%

EARNINGS

On a national basis, 1986 aggregate net income declined for the first time in over 25 years while profitability (Return on Assets) dropped in 1986, resuming a trend that began in 1980 and was briefly interrupted in 1985. A primary factor for the nationwide declining trends has been the substantial increase in provisions for loan losses. Nationally, the average provision of .87% of loans in 1984 was three times greater than the level for the decade of the 1970s. In 1985 and 1986, the provision increased to 1.26% and 1.41% for all banks.

In Wisconsin, the 1985 provision was 1.01% which decreased to .70% in 1986 and accounts for the major difference from the national trend. Over the past several years, Wisconsin banks have generally had a better Return on Assets and Return on Equity than national averages. Figures for 1986 show an aggregate Return on Assets of .64% for all of the nation's banks, while Wisconsin banks had a ratio of .91%.

An item of note is the presence of agricultural banks in the smaller asset category which, because of performance problems in that sector, resulted in lower earnings and Return on Assets of smaller banks. In 1986, 53 Wisconsin banks did not show a profit; 2 of these were new banks and 29 were agricultural banks. These 53 banks represent less than 10% of Wisconsin banks, while on a national basis nearly 20% of the country's banks were unprofitable in 1986. The following chart shows that all agricultural banks in Wisconsin have an aggregate Rate of Return of .75%. However, 54% of these banks have a Return on Assets in excess of the aggregate and the median Return on Assets is .80%.

Return on Assets and Equity of Wisconsin Banks
as of Year-end 1986
(000 Omitted)

	Total Net Income	Return On Assets	Total Equity	Return On Equity
Under $ 25 million	25,632	0.92%	261,157	9.81%
$ 25 - $100 million	149,687	0.95%	1,313,988	11.39%
$100 - $500 million	104,110	1.00%	762,309	13.66%
Over $500 million	93,648	0.79%	698,368	13.41%
Agricultural Banks	33,789	0.75%	416,091	6.15%
All Other Banks	339,288	0.93%	2,619,731	12.95%
TOTALS	373,077	0.91%	3,035,822	12,29%

LOAN LOSSES AND RESERVES

Net loan charge-offs for the country have increased each year and were 1.08% of loans for 1985 and 1.31% for 1986. Wisconsin's 1985 ratio of .65%, and 1986 ratio of .61%, therefore, compare quite favorable, with the exception of agricultural banks which had a ratio of 1.38% and 1.27% in the last two years. As in other categories, a few banks have inflated this ratio and the 1986 median is .76% for agricultural banks and only .42% for all Wisconsin banks.

Nonperforming loans as a percentage of total loans increased slightly in 1986 to 2.76% for the nation's banks. In Wisconsin, however, the ratio decreased from 2.77% to 2.05%.

In response to higher loan losses, growth of nonperforming loans and regulatory directives, the amount and percentage of the nation's Reserve for Loan Losses has increased steadily over the last five years. From 12-31-84, when the ratio for all banks was 1.09%, it has increased to 1.29% as of year-end 1985 and 1.48% as of 12-31-86. As Wisconsin's banks have not had as many loan problems as other states, Reserve increases have been moderate and the current ratio is adequate at 1.22%.

Net Loan Losses and Loss Provisions of Wisconsin Banks
as of Year-end 1986
(000 Omitted)

	Total Net Charge-offs	% of Loans	Total Provision	% of Loans
Under $ 25 million	13,434	0.92%	15,321	1.05%
$ 25 - $100 million	62,033	0.73%	69,337	0.82%
$100 - $500 million	28,612	0.50%	31,529	0.55%
Over $500 million	34,704	0.50%	42,670	0.61%
Agricultural Banks	29,284 *	1.27%	29,793	1.29%
All Other Banks	109,499 *	0.54%	129,064	0.63%
TOTALS	138,783	0.61%	158,857	0.70%

* Includes all loan types.
Actual Net Farm Loan Charge-offs were $22,868.

Loan Loss Reserve & Nonperforming Loans of Wisconsin Banks
as of Year-end 1986
(000 Omitted)

	Loan Loss Reserve	% of Loans	Non-Performing Loans	% of Loans
Under $ 25 million	19,641	1.35%	44,841	3.08%
$ 25 - $100 million	102,492	1.21%	195,597	2.30%
$100 - $500 million	66,134	1.15%	86,742	1.51%
Over - $500 million	87,182	1.25%	136,765	1.96%
Agricultural Banks	32,816	1.42%	83,099	3.59%
All Other Banks	242,633	1.19%	380,846	1.87%
TOTALS	275,449	1.22%	463,945	2.05%

CAPITAL

Adequacy of capital is an important factor in a bank's ability to withstand credit and operating losses. The nation's banks, including those in Wisconsin, have been improving their capital positions in the last few years. Primary capital for all bank's in the country stood at 7.07% as of 12-31-86. From the following schedule, it can be seen that Wisconsin's banks carried more capital on the whole, and also have more capital in the smaller banks and agricultural banks where loan problems are the highest. Consequently, while these banks have, and probably will continue to have, higher loan losses and lower earnings ratios, on the whole their capital is considered sound.

Capital and Capital Ratios of Wisconsin Banks
as of Year-end 1986
(000 Omitted)

	Primary Capital	% of Assets	Total Equity	% of Assets
Under $ 25 million	280,798	10.00%	261,157	9.30%
$ 25 - $100 million	1,416,480	8.91%	1,313,988	8.27%
$100 - $500 million	828,443	7.87%	762,309	7.24%
Over $500 million	785,550	6.54%	698,368	5.82%
Agricultural Banks	448,907	9.83%	416,091	9.11%
All Other Banks	2,862,364	7.81%	2,619,731	7.14%
TOTALS	3,311,271	8.03%	3,035,822	7.36%

CONCLUSION

The condition of banks can be measured in several ways: one is the CAMEL rating used by bank regulators. CAMEL is an acronym for capital, asset quality, management, earnings and liquidity. Each component is measured individually and in relation to the others, resulting in a score of 1 through 5. Several of the factors have been discussed earlier in this report and are components of a bank's balance sheet. Other factors are more subjective as they include the ability of the bank and its management to foresee and forestall problems, while remaining a viable economic entity in the community it serves.

It is generally considered in the industry that a 3, 4 or 5 rating is indicative of some problems requiring more than normal attention, either on the part of bank management or increased regulatory supervision. CAMEL ratings are considered confidential, therefore specific details will not be disclosed here. The ratings of nationally chartered Wisconsin banks are not known by this agency. However, the total of all 3, 4 and 5 rated state-chartered banks in Wisconsin represents only about twenty-five percent of the state-chartered banks. Furthermore, this twenty-five percent is consistent in both agricultural banks and nonagricultural banks.

The CAMEL rating is only one method of measuring bank performance. This agency, through regular examinations, off-site monitoring, regular financial reports and, as needed, frequent communications with the banks, considers only about twenty of the state-chartered banks in Wisconsin to have more than ordinary problems; while on a national basis, federal regulators consider that over ten percent of the nation's banks are "problem banks" and that approximately two hundred banks will fail in 1987. In all cases, Wisconsin's problem banks can be corrected through management and regulatory supervision and diligence. Consequently, the major problems effecting the nation's banking system and the resultant bank failures appear to have only a minor impact on the overall condition of Wisconsin banks.

ALL STATE CHARTERED BANKS IN WISCONSIN

	UNDER $25,000	$25,000 to $100,000	$100,000 to $500,000	OVER $500,000	TOTALS
NUMBER OF BANKS	171	252	32	3	458
% OF NUMBER	37.3%	55.0%	7.0%	0.7%	100.0%
TOTAL ASSETS	2,434,330	12,546,563	5,625,973	3,894,626	24,501,492
% OF ASSETS	9.9%	51.2%	23.0%	15.9%	100.0%
NET INCOME	19,691	116,335	54,892	32,072	222,990
% OF NET INCOME	8.8%	52.2%	24.6%	14.4%	100.0%
RETURN ON ASSETS	0.81%	0.93%	0.98%	0.82%	0.91%
MEDIAN	0.76%	0.95%	1.03%	0.83%	0.90%
EQUITY CAPITAL	224,708	1,053,934	407,407	246,551	1,932,600
% OF EQUITY CAPITAL	11.6%	54.5%	21.1%	12.8%	100.0%
RETURN ON EQUITY	8.76%	11.04%	13.47%	13.01%	11.54%
MEDIAN	9.14%	11.21%	13.11%	11.84%	10.74%
PRIMARY CAPITAL	242,015	1,135,108	442,608	269,446	2,089,177
% OF PRIMARY CAPITAL	11.6%	54.3%	21.2%	12.9%	100.0%
% OF GROSS ASSETS	9.87%	8.99%	7.82%	6.88%	8.47%
MEDIAN	9.12%	8.61%	7.77%	7.71%	7.96%
NET LOANS	1,256,496	6,727,720	3,131,314	1,946,564	13,062,094
% OF NET LOANS	9.6%	51.5%	24.0%	14.9%	100.0%
LOAN TO ASSET RATIO	51.6%	53.6%	55.7%	50.0%	53.3%
MEDIAN	51.4%	54.8%	54.8%	49.1%	53.8%
LOAN LOSS PROVISION	13,538	58,333	15,027	5,412	92,310
% OF LOAN LOSS PROVISION	14.7%	63.2%	16.3%	5.9%	100.0%
% OF NET LOANS	1.08%	0.87%	0.48%	0.28%	0.71%
MEDIAN	0.50%	0.53%	0.40%	0.39%	0.51%
LOAN LOSS RESERVE	17,307	81,174	35,201	22,895	156,577
% OF LOAN LOSS RESERVE	11.1%	51.8%	22.5%	14.6%	100.0%
% OF NET LOANS	1.38%	1.21%	1.12%	1.18%	1.20%
MEDIAN	1.19%	1.15%	1.11%	1.17%	1.15%
NON-PERFORMING LOANS	36,154	147,959	41,814	25,895	251,822
% OF NON-PERFORMING LOANS	14.4%	58.8%	16.6%	10.3%	100.0%
% OF NET LOANS	2.88%	2.20%	1.34%	1.33%	1.93%
MEDIAN	2.24%	1.92%	1.17%	1.97%	1.94%
NET CHARGE OFFS	11,695	51,050	14,513	3,781	81,039
% OF NET CHARGE OFFS	14.4%	63.0%	17.9%	4.7%	100.0%
% OF NET LOANS	0.93%	0.76%	0.46%	0.19%	0.62%
MEDIAN	0.45%	0.46%	0.37%	0.32%	0.44%

All figures in thousands

ALL NATIONALLY CHARTERED BANKS IN WISCONSIN

	UNDER $25,000	$25,000 to $100,000	$100,000 to $500,000	OVER $500,000	TOTALS
NUMBER OF BANKS	22	63	28	5	118
% OF NUMBER	18.6%	53.4%	23.7%	4.2%	100.0%
TOTAL ASSETS	353,752	3,244,981	4,830,588	8,027,452	16,456,773
% OF ASSETS	2.1%	19.7%	29.4%	48.8%	100.0%
NET INCOME	5,941	33,352	49,218	61,576	150,087
% OF NET INCOME	4.0%	22.2%	32.8%	41.0%	100.0%
RETURN ON ASSETS	1.68%	1.03%	1.02%	0.77%	0.91%
MEDIAN	0.65%	1.03%	1.03%	0.90%	0.98%
EQUITY CAPITAL	36,449	260,054	354,902	451,817	1,103,222
% OF EQUITY CAPITAL	3.3%	23.6%	32.2%	41.0%	100.0%
RETURN ON EQUITY	16.30%	12.83%	13.87%	13.63%	13.60%
MEDIAN	7.01%	12.72%	13.68%	15.55%	12.79%
PRIMARY CAPITAL	38,783	281,372	385,835	516,104	1,222,094
% OF PRIMARY CAPITAL	3.2%	23.0%	31.6%	42.2%	100.0%
% OF GROSS ASSETS	10.89%	8.61%	7.94%	6.38%	7.37%
MEDIAN	8.55%	8.29%	8.05%	6.32%	8.22%
NET LOANS	197,623	1,772,995	2,602,060	5,024,338	9,597,016
% OF NET LOANS	2.1%	18.5%	27.1%	52.4%	100.0%
LOAN TO ASSET RATIO	55.9%	54.6%	53.9%	62.6%	58.3%
MEDIAN	57.7%	55.4%	54.6%	60.5%	55.4%
LOAN LOSS PROVISION	1,783	11,004	16,502	37,258	66,547
% OF LOAN LOSS PROVISION	2.7%	16.5%	24.8%	56.0%	100.0%
% OF NET LOANS	0.90%	0.62%	0.63%	0.74%	0.69%
MEDIAN	0.48%	0.41%	0.36%	0.52%	0.41%
LOAN LOSS RESERVE	2,334	21,318	30,933	64,287	118,872
% OF LOAN LOSS RESERVE	2.0%	17.9%	26.0%	54.1%	100.0%
% OF NET LOANS	1.18%	1.20%	1.19%	1.28%	1.24%
MEDIAN	1.02%	1.08%	1.20%	1.23%	1.12%
NON-PERFORMING LOANS	8,687	47,638	44,928	110,870	212,123
% OF NON-PERFORMING LOANS	4.1%	22.5%	21.2%	52.3%	100.0%
% OF NET LOANS	4.40%	2.69%	1.73%	2.21%	2.21%
MEDIAN	4.09%	2.05%	1.45%	1.18%	1.95%
NET CHARGE OFFS	1,739	10,983	14,099	30,923	57,744
% OF NET CHARGE OFFS	3.0%	19.0%	24.4%	53.6%	100.0%
% OF NET LOANS	0.88%	0.62%	0.54%	0.62%	0.60%
MEDIAN	0.49%	0.34%	0.29%	0.39%	0.35%

All figures in thousands

ALL BANKS IN WISCONSIN

	UNDER $25,000	$25,000 to $100,000	$100,000 to $500,000	OVER $500,000	TOTALS
NUMBER OF BANKS	193	315	60	8	576
% OF NUMBER	33.5%	54.7%	10.4%	1.4%	100.0%
TOTAL ASSETS	2,788,082	15,791,544	10,456,561	11,922,078	40,958,265
% OF ASSETS	6.8%	38.6%	25.5%	29.1%	100.0%
NET INCOME	25,632	149,687	104,110	93,648	373,077
% OF NET INCOME	6.9%	40.1%	27.9%	25.1%	100.0%
RETURN ON ASSETS	0.92%	0.95%	1.00%	0.79%	0.91%
MEDIAN	0.75%	0.97%	1.03%	0.84%	0.92%
EQUITY CAPITAL	261,157	1,313,988	762,309	698,368	3,035,822
% OF EQUITY CAPITAL	8.6%	43.3%	25.1%	23.0%	100.0%
RETURN ON EQUITY	9.81%	11.39%	13.66%	13.41%	12.29%
MEDIAN	9.01%	11.72%	13.53%	12.74%	11.12%
PRIMARY CAPITAL	280,798	1,416,480	828,443	785,550	3,311,271
% OF PRIMARY CAPITAL	8.5%	42.8%	25.0%	23.7%	100.0%
% OF GROSS ASSETS	10.00%	8.91%	7.87%	6.54%	8.03%
MEDIAN	9.00%	8.54%	7.86%	6.45%	8.56%
NET LOANS	1,454,119	8,500,715	5,733,374	6,970,902	22,659,110
% OF NET LOANS	6.4%	37.5%	25.3%	30.8%	100.0%
LOAN TO ASSET RATIO	52.2%	53.8%	54.8%	58.5%	55.3%
MEDIAN	52.0%	54.8%	54.8%	55.9%	54.1%
LOAN LOSS PROVISION	15,321	69,337	31,529	42,670	158,857
% OF LOAN LOSS PROVISION	9.6%	43.6%	19.8%	26.9%	100.0%
% OF NET LOANS	1.05%	0.82%	0.55%	0.61%	0.70%
MEDIAN	0.50%	0.50%	0.37%	0.50%	0.49%
LOAN LOSS RESERVE	19,641	102,492	66,134	87,182	275,449
% OF LOAN LOSS RESERVE	7.1%	37.2%	24.0%	31.7%	100.0%
% OF NET LOANS	1.35%	1.21%	1.15%	1.25%	1.22%
MEDIAN	1.17%	1.12%	1.16%	1.22%	1.15%
NON-PERFORMING LOANS	44,841	195,597	86,742	136,765	463,945
% OF NON-PERFORMING LOANS	9.7%	42.2%	18.7%	29.5%	100.0%
% OF NET LOANS	3.08%	2.30%	1.51%	1.96%	2.05%
MEDIAN	2.25%	1.96%	1.39%	1.58%	1.94%
NET CHARGE OFFS	13,434	62,033	28,612	34,704	138,783
% OF NET CHARGE OFFS	9.7%	44.7%	20.6%	25.0%	100.0%
% OF NET LOANS	0.92%	0.73%	0.50%	0.50%	0.61%
MEDIAN	0.48%	0.42%	0.32%	0.35%	0.42%

All figures in thousands

AGRICULTURAL BANKS COMPARED TO ALL OTHER BANKS

	UNDER $25,000	$25,000 to $100,000	AG BANK TOTALS	UNDER $25,000	$25,000 to $100,000	NON-AG BANK TOTALS *
NUMBER OF BANKS	90	76	166	103	239	410
% OF NUMBER	54.2%	45.8%	100.0%	25.1%	58.3%	100.0%
TOTAL ASSETS	1,350,042	3,184,600	4,534,642	1,438,040	12,606,944	36,423,623
% OF ASSETS	29.8%	70.2%	100.0%	3.9%	34.6%	100.0%
NET INCOME	7,737	26,052	33,789	17,895	123,635	339,288
% OF NET INCOME	22.9%	77.1%	100.0%	5.3%	36.4%	100.0%
RETURN ON ASSETS	0.57%	0.82%	0.75%	1.24%	0.98%	0.93%
MEDIAN	0.71%	0.89%	0.80%	0.76%	0.99%	0.96%
EQUITY CAPITAL	125,807	290,284	416,091	135,350	1,023,704	2,619,731
% OF EQUITY CAPITAL	30.2%	69.8%	100.0%	5.2%	39.1%	100.0%
RETURN ON EQUITY	6.15%	8.97%	8.12%	13.22%	12.08%	12.95%
MEDIAN	7.47%	9.52%	8.53%	9.70%	12.50%	12.22%
PRIMARY CAPITAL	134,954	313,953	448,907	145,844	1,102,527	2,862,364
% OF PRIMARY CAPITAL	30.1%	69.9%	100.0%	5.1%	38.5%	100.0%
% OF GROSS ASSETS	9.93%	9.79%	9.83%	10.07%	8.69%	7.81%
MEDIAN	9.52%	9.40%	9.47%	8.59%	8.35%	8.31%
NET LOANS	653,252	1,661,438	2,314,690	800,867	6,839,277	20,344,420
% OF NET LOANS	28.2%	71.8%	100.0%	3.9%	33.6%	100.0%
LOAN TO ASSET RATIO	48.4%	52.2%	51.0%	55.7%	54.3%	55.9%
MEDIAN	49.2%	53.6%	50.7%	56.1%	55.7%	55.6%
LOAN LOSS PROVISION	8,714	21,079	29,793	6,607	48,258	129,064
% OF LOAN LOSS PROVISION	29.2%	70.8%	100.0%	5.1%	37.4%	100.0%
% OF NET LOANS	1.33%	1.27%	1.29%	0.82%	0.71%	0.63%
MEDIAN	0.57%	0.91%	0.75%	0.47%	0.45%	0.45%
LOAN LOSS RESERVE	9,147	23,669	32,816	10,494	78,823	242,633
% OF LOAN LOSS RESERVE	27.9%	72.1%	100.0%	4.3%	32.5%	100.0%
% OF NET LOANS	1.40%	1.42%	1.42%	1.31%	1.15%	1.19%
MEDIAN	1.20%	1.20%	1.20%	1.13%	1.11%	1.13%
NON-PERFORMING LOANS	23,045	60,054	83,099	21,796	135,543	380,846
% OF NON-PERFORMING LOANS	27.7%	72.3%	100.0%	5.7%	35.6%	100.0%
% OF NET LOANS	3.53%	3.61%	3.59%	2.72%	1.98%	1.87%
MEDIAN	2.80%	2.71%	2.79%	2.03%	1.67%	1.71%
NET CHARGE OFFS	8,176	21,108	29,284	5,258	40,925	109,499
% OF NET CHARGE OFFS	27.9%	72.1%	100.0%	4.8%	37.4%	100.0%
% OF NET LOANS	1.25%	1.27%	1.27%	0.66%	0.60%	0.54%
MEDIAN	0.59%	0.84%	0.76%	0.37%	0.34%	0.34%

All figures in thousands

*Non-Ag Bank Totals include banks over $100M

STATE OF WISCONSIN COMMISSIONER OF BANKING

BANKS DIVISION

YEAR ENDING	TOTAL BANK RESOURCES	NUMBER OF BANKS	NUMBER OF EXAMINERS
12/31/81	$ 16,697,213,000	514	58
12/31/82	17,913,201,000	505	56
12/31/83	19,762,039,000	487	49
12/31/84	21,364,800,000	479	48 1/2
12/31/85	22,571,462,000	463	47 1/2
12/31/86	24,501,492,000	458	44 1/2

CALENDAR YEAR	NUMBER OF BANKS	NO. OF BANKS EXAMINED	NUMBER NOT EXAMINED
1981	514	492	22
1982	505	443	61
1983	487	373	113
1984	479	318	161
1985	463	257	206
1986	458	248	210

REPORT OF CONDITION OF WISCONSIN BANKS
AS OF
DECEMBER 31, 1985

	STATE BANKS	PERCENT	NATIONAL BANKS	PERCENT	TOTAL BANKS	PERCENT
NUMBER OF BANKS	463		119		582	
CASH & BALANCES	1,749,141	7.7%	1,562,265	10.3%	3,311,406	8.8%
SECURITIES	6,315,564	28.0%	2,847,510	18.7%	9,163,074	24.3%
FED FUNDS & RESALE AGREEMENTS	1,267,542	5.6%	890,486	5.9%	2,158,028	5.7%
GROSS LOANS	12,516,467	55.5%	9,193,154	60.4%	21,709,621	57.5%
LOAN LOSS RESERVE	143,882	0.6%	109,787	0.7%	253,669	0.7%
NET LOANS	12,372,585	54.8%	9,083,367	59.7%	21,455,952	56.8%
TRADING ACCOUNTS	9,662	0.0%	158,293	1.0%	167,955	0.4%
FIXED ASSETS	386,450	1.7%	289,546	1.9%	675,996	1.8%
OTHER REAL ESTATE	71,087	0.3%	28,754	0.2%	99,841	0.3%
UNCONSOLIDATED SUBSIDIARIES	1,985	0.0%	1,469	0.0%	3,454	0.0%
ACCEPTANCES	2,230	0.0%	47,224	0.3%	49,454	0.1%
OTHER ASSETS	395,216	1.8%	300,889	2.0%	696,105	1.8%
TOTAL ASSETS	22,571,462	100.0%	15,209,803	100.0%	37,781,265	100.0%
TOTAL DEPOSITS	19,364,630	85.8%	12,342,191	81.1%	31,706,821	83.9%
NONINTEREST DEPOSITS	3,477,506	15.4%	2,993,212	19.7%	6,470,718	17.1%
INTEREST DEPOSITS	15,887,124	70.4%	9,348,979	61.5%	25,236,103	66.8%
FED FUNDS & REPO AGREEMENTS	928,801	4.1%	1,304,066	8.6%	2,232,867	5.9%
U.S. DEMAND NOTES	147,502	0.7%	158,550	1.0%	306,052	0.8%
OTHER BORROWED FUNDS	42,073	0.2%	39,731	0.3%	81,804	0.2%
MORTGAGES & CAPITALIZED LEASES	28,826	0.1%	11,749	0.1%	40,575	0.1%
ACCEPTANCES	2,230	0.0%	47,224	0.3%	49,454	0.1%
LIMITED LIFE PREFERRED STOCK	50	0.0%	0	0.0%	50	0.0%
OTHER LIABILITIES	265,531	1.2%	280,975	1.8%	546,506	1.4%
TOTAL LIABILITIES	20,779,643	92.1%	14,184,486	93.3%	34,964,129	92.5%
SUBORDINATED NOTES & DEBENTURES	30,313	0.1%	10,786	0.1%	41,099	0.1%
PREFERRED STOCK	5,343	0.0%	200	0.0%	5,543	0.0%
COMMON STOCK	228,843	1.0%	166,510	1.1%	395,353	1.0%
SURPLUS	950,659	4.2%	310,001	2.0%	1,260,660	3.3%
UNDIVIDED PROFITS & RESERVES	576,661	2.6%	537,820	3.5%	1,114,481	2.9%
EQUITY CAPITAL & DEBENTURES	1,791,819	7.9%	1,025,317	6.7%	2,817,136	7.5%
TOTAL LIABILITIES & CAPITAL	22,571,462	100.0%	15,209,803	100.0%	37,781,265	100.0%
PERCENTAGE OF:						
EQUITY CAPITAL & DEBENTURES TO:						
TOTAL DEPOSITS		9.3%		8.3%		8.9%
TOTAL ASSETS		7.9%		6.7%		7.5%
PRIMARY CAPITAL TO:						
TOTAL DEPOSITS		10.0%		9.2%		9.7%
GROSS ASSETS		8.5%		7.4%		8.1%
NET LOANS TO:						
TOTAL DEPOSITS		63.9%		73.6%		67.7%
TOTAL ASSETS		54.8%		59.7%		56.8%
LOAN LOSS RESERVE TO:						
TOTAL LOANS		1.15%		1.19%		1.17%

All figures in thousands

REPORT OF CONDITION OF WISCONSIN BANKS
AS OF
DECEMBER 31, 1986

	STATE BANKS	PERCENT	NATIONAL BANKS	PERCENT	TOTAL BANKS	PERCENT
NUMBER OF BANKS	458		118		576	
CASH & BALANCES	2,402,916	9.8%	1,962,167	11.9%	4,365,083	10.7%
SECURITIES	6,853,752	28.0%	3,247,988	19.7%	10,101,740	24.7%
FED FUNDS & RESALE AGREEMENTS	1,307,746	5.3%	803,374	4.9%	2,111,120	5.2%
GROSS LOANS	13,218,671	54.0%	9,717,579	59.0%	22,936,250	56.0%
LOAN LOSS RESERVE	156,577	0.6%	120,563	0.7%	277,140	0.7%
NET LOANS	13,062,094	53.3%	9,597,016	58.3%	22,659,110	55.3%
TRADING ACCOUNTS	42,044	0.2%	145,302	0.9%	187,346	0.5%
FIXED ASSETS	377,763	1.5%	299,273	1.8%	677,036	1.7%
OTHER REAL ESTATE	79,072	0.3%	32,657	0.2%	111,729	0.3%
UNCONSOLIDATED SUBSIDIARIES	1,964	0.0%	1,372	0.0%	3,336	0.0%
ACCEPTANCES	3,369	0.0%	62,701	0.4%	66,070	0.2%
OTHER ASSETS	370,772	1.5%	304,923	1.9%	675,695	1.6%
TOTAL ASSETS	24,501,492	100.0%	16,456,773	100.0%	40,958,265	100.0%
TOTAL DEPOSITS	20,875,805	85.2%	13,344,376	81.1%	34,220,181	83.5%
NONINTEREST DEPOSITS	3,791,568	15.5%	3,406,113	20.7%	7,197,681	17.6%
INTEREST DEPOSITS	17,084,237	69.7%	9,938,263	60.4%	27,022,500	66.0%
FED FUNDS & REPO AGREEMENTS	1,214,023	5.0%	1,446,507	8.8%	2,660,530	6.5%
U.S. DEMAND NOTES	134,583	0.5%	155,406	0.9%	289,989	0.7%
OTHER BORROWED FUNDS	52,667	0.2%	44,526	0.3%	97,193	0.2%
MORTGAGES & CAPITALIZED LEASES	21,777	0.1%	11,393	0.1%	33,170	0.1%
ACCEPTANCES	3,369	0.0%	62,701	0.4%	66,070	0.2%
LIMITED LIFE PREFERRED STOCK	50	0.0%	0	0.0%	50	0.0%
OTHER LIABILITIES	266,668	1.1%	288,642	1.8%	555,310	1.4%
TOTAL LIABILITIES	22,568,942	92.1%	15,353,551	93.3%	37,922,493	92.6%
SUBORDINATED NOTES & DEBENTURES	22,918	0.1%	7,759	0.0%	30,677	0.1%
PREFERRED STOCK	1,572	0.0%	0	0.0%	1,572	0.0%
COMMON STOCK	244,718	1.0%	167,528	1.0%	412,246	1.0%
SURPLUS	1,048,263	4.3%	315,110	1.9%	1,363,373	3.3%
UNDIVIDED PROFITS & RESERVES	615,079	2.5%	612,825	3.7%	1,227,904	3.0%
EQUITY CAPITAL & DEBENTURES	1,932,550	7.9%	1,103,222	6.7%	3,035,772	7.4%
TOTAL LIABILITIES & CAPITAL	24,501,492	100.0%	16,456,773	100.0%	40,958,265	100.0%
PERCENTAGE OF:						
EQUITY CAPITAL & DEBENTURES TO:						
TOTAL DEPOSITS		9.3%		8.3%		8.9%
TOTAL ASSETS		7.9%		6.7%		7.4%
PRIMARY CAPITAL TO:						
TOTAL DEPOSITS		10.0%		9.2%		9.7%
GROSS ASSETS		8.5%		7.4%		8.0%
NET LOANS TO:						
TOTAL DEPOSITS		62.6%		71.9%		66.2%
TOTAL ASSETS		53.3%		58.3%		55.3%
LOAN LOSS RESERVE TO:						
TOTAL LOANS		1.18%		1.24%		1.21%

All figures in thousands

REPORT OF CONDITION OF WISCONSIN BANKS
AMOUNT AND PERCENT CHANGES IN
1986

	STATE BANKS	PERCENT	NATIONAL BANKS	PERCENT	TOTAL BANKS	PERCENT
NUMBER OF BANKS	(5)	-1.1%	(1)	-0.8%	(6)	-1.0%
CASH & BALANCES	653,775	37.4%	399,902	25.6%	1,053,677	31.8%
SECURITIES	538,188	8.5%	400,478	14.1%	938,666	10.2%
FED FUNDS & RESALE AGREEMENTS	40,204	3.2%	(87,112)	-9.8%	(46,908)	-2.2%
GROSS LOANS	702,204	5.6%	524,425	5.7%	1,226,629	5.7%
LOAN LOSS RESERVE	12,695	8.8%	10,776	9.8%	23,471	9.3%
NET LOANS	689,509	5.6%	513,649	5.7%	1,203,158	5.6%
TRADING ACCOUNTS	32,382	335.1%	(12,991)	-8.2%	19,391	11.5%
FIXED ASSETS	(8,687)	-2.2%	9,727	3.4%	1,040	0.2%
OTHER REAL ESTATE	7,985	11.2%	3,903	13.6%	11,888	11.9%
UNCONSOLIDATED SUBSIDIARIES	(21)	-1.1%	(97)	-6.6%	(118)	-3.4%
ACCEPTANCES	1,139	51.1%	15,477	32.8%	16,616	33.6%
OTHER ASSETS	(24,444)	-6.2%	4,034	1.3%	(20,410)	-2.9%
TOTAL ASSETS	1,930,030	8.6%	1,246,970	8.2%	3,177,000	8.4%
TOTAL DEPOSITS	1,511,175	7.8%	1,002,185	8.1%	2,513,360	7.9%
NONINTEREST DEPOSITS	314,062	9.0%	412,901	13.8%	726,963	11.2%
INTEREST DEPOSITS	1,197,113	7.5%	589,284	6.3%	1,786,397	7.1%
FED FUNDS & REPO AGREEMENTS	285,222	30.7%	142,441	10.9%	427,663	19.2%
U.S. DEMAND NOTES	(12,919)	-8.8%	(3,144)	-2.0%	(16,063)	-5.2%
OTHER BORROWED FUNDS	10,594	25.2%	4,795	12.1%	15,389	18.8%
MORTGAGES & CAPITALIZED LEASES	(7,049)	-24.5%	(356)	-3.0%	(7,405)	-18.3%
ACCEPTANCES	1,139	51.1%	15,477	32.8%	16,616	33.6%
LIMITED LIFE PREFERRED STOCK	0	0.0%	0	0.0%	0	0.0%
OTHER LIABILITIES	1,137	0.4%	7,667	2.7%	8,804	1.6%
TOTAL LIABILITIES	1,789,299	8.6%	1,169,065	8.2%	2,958,364	8.5%
SUBORDINATED NOTES & DEBENTURES	(7,395)	-24.4%	(3,027)	-28.1%	(10,422)	-25.4%
PREFERRED STOCK	(3,771)	-70.6%	(200)	-100.0%	(3,971)	-71.6%
COMMON STOCK	15,875	6.9%	1,018	0.6%	16,893	4.3%
SURPLUS	97,604	10.3%	5,109	1.6%	102,713	8.1%
UNDIVIDED PROFITS & RESERVES	38,418	6.7%	75,005	13.9%	113,423	10.2%
EQUITY CAPITAL & DEBENTURES	140,731	7.9%	77,905	7.6%	218,636	7.8%
TOTAL LIABILITIES & CAPITAL	1,930,030	8.6%	1,246,970	8.2%	3,177,000	8.4%

All figures in thousands

REPORT OF INCOME OF WISCONSIN BANKS
AS OF
DECEMBER 31, 1985

	STATE BANKS	NATIONAL BANKS	TOTAL BANKS
SMALL BANK TOTAL INTEREST	213,065	29,266	242,331
REAL ESTATE LOAN INTEREST	525,456	297,576	823,032
INSTALLMENT LOAN INTEREST	164,401	113,865	278,266
CREDIT CARD INTEREST	19,694	67,823	87,517
COMMERCIAL LOAN INTEREST	520,634	493,940	1,014,574
LEASE INCOME	2,583	11,780	14,363
DEPOSITORY INTEREST	31,960	23,407	55,367
SECURITIES INTEREST	588,544	259,296	847,840
TRADING ACCOUNT INTEREST	1,112	10,922	12,034
FED FUND & RESALE INTEREST	96,575	55,599	152,174
TOTAL INTEREST INCOME	2,164,024	1,363,474	3,527,498
INTEREST ON DEPOSITS	1,227,136	731,524	1,958,660
FED FUND & REPO INTEREST	82,988	101,400	184,388
U.S. DEMAND INTEREST	11,605	10,015	21,620
MORTGAGE & LEASE INTEREST	3,056	1,247	4,303
SUB. NOTE & DEBENTURE INTEREST	2,819	1,271	4,090
TOTAL INTEREST EXPENSE	1,327,604	845,457	2,173,061
NET INTEREST INCOME	836,420	518,017	1,354,437
LOAN LOSS PROVISION	108,889	75,329	184,218
FIDUCIARY INCOME	N/A	N/A	N/A
DEPOSIT SERVICE CHARGES	58,916	40,171	99,087
OTHER NONINTEREST INCOME	163,684	163,237	326,921
TOTAL NONINTEREST INCOME	222,600	203,408	426,008
SECURITIES GAINS(LOSSES)	11,354	2,638	13,992
SALARIES & BENEFITS	347,885	248,524	596,409
FIXED ASSET EXPENSE	104,276	66,676	170,952
OTHER NONINTEREST EXPENSE	251,264	184,184	435,448
TOTAL NONINTEREST EXPENSE	703,425	499,384	1,202,809
INCOME BEFORE TAX & EXTRAORDINARY	258,060	149,350	407,410
APPLICABLE INCOME TAXES	57,013	29,793	86,806
INCOME BEFORE EXTRAORDINARY ITEMS	201,047	119,557	320,604
NET EXTRAORDINARY ITEMS	1,257	1,266	2,504
NET INCOME	202,304	120,823	323,127
DIVIDENDS	117,056	62,084	179,140
PERCENTAGE OF:			
NET INCOME TO:			
EQUITY CAPITAL	11.29%	11.78%	11.47%
TOTAL ASSETS	0.90%	0.79%	0.86%
DIVIDENDS TO:			
EQUITY CAPITAL	6.53%	6.06%	6.36%
NET INCOME	57.86%	51.38%	55.44%

All figures in thousands

REPORT OF INCOME OF WISCONSIN BANKS
AS OF
DECEMBER 31, 1986

	STATE BANKS	NATIONAL BANKS	TOTAL BANKS
SMALL BANK TOTAL INTEREST	170,304	24,932	195,236
REAL ESTATE LOAN INTEREST	531,142	294,580	825,722
INSTALLMENT LOAN INTEREST	164,419	114,595	279,014
CREDIT CARD INTEREST	19,727	70,733	90,460
COMMERCIAL LOAN INTEREST	501,223	465,285	966,508
LEASE INCOME	2,311	12,159	14,470
DEPOSITORY INTEREST	35,205	19,771	54,976
SECURITIES INTEREST	567,016	245,872	812,888
TRADING ACCOUNT INTEREST	1,319	9,911	11,230
FED FUND & RESALE INTEREST	102,050	53,799	155,849
TOTAL INTEREST INCOME	2,094,716	1,311,637	3,406,353
INTEREST ON DEPOSITS	1,147,450	667,828	1,815,278
FED FUND & REPO INTEREST	76,818	93,165	169,983
U.S. DEMAND INTEREST	9,093	9,629	18,722
MORTGAGE & LEASE INTEREST	2,600	1,197	3,797
SUB. NOTE & DEBENTURE INTEREST	2,720	1,105	3,825
TOTAL INTEREST EXPENSE	1,238,681	772,924	2,011,605
NET INTEREST INCOME	856,035	538,713	1,394,748
LOAN LOSS PROVISION	92,310	67,071	159,381
FIDUCIARY INCOME	26,216	31,273	57,489
DEPOSIT SERVICE CHARGES	63,220	45,199	108,419
OTHER NONINTEREST INCOME	160,928	148,581	309,509
TOTAL NONINTEREST INCOME	250,364	225,053	475,417
SECURITIES GAINS(LOSSES)	25,053	13,839	38,892
SALARIES & BENEFITS	363,751	259,690	623,441
FIXED ASSET EXPENSE	103,903	67,533	171,436
OTHER NONINTEREST EXPENSE	282,751	199,501	482,252
TOTAL NONINTEREST EXPENSE	750,405	526,724	1,277,129
INCOME BEFORE TAX & EXTRAORDINARY	288,737	183,810	472,547
APPLICABLE INCOME TAXES	66,843	35,577	102,420
INCOME BEFORE EXTRAORDINARY ITEMS	221,894	148,233	370,127
NET EXTRAORDINARY ITEMS	1,096	1,854	2,504
NET INCOME	222,990	150,087	373,077
DIVIDENDS	119,782	65,610	185,392
PERCENTAGE OF:			
NET INCOME TO:			
EQUITY CAPITAL	11.54%	13.60%	12.29%
TOTAL ASSETS	0.91%	0.91%	0.91%
DIVIDENDS TO:			
EQUITY CAPITAL	6.20%	5.95%	6.11%
NET INCOME	53.72%	43.71%	49.69%

All figures in thousands

REPORT OF INCOME OF WISCONSIN BANKS
AMOUNT AND PERCENT CHANGES IN
1986

	STATE BANKS	PERCENT	NATIONAL BANKS	PERCENT	TOTAL INCREASE (DECREASE)	PERCENT CHANGE
SMALL BANK TOTAL INTEREST	(42,761)	-20.1%	(4,334)	-14.8%	(47,095)	-19.4%
REAL ESTATE LOAN INTEREST	5,686	1.1%	(2,996)	-1.0%	2,690	0.3%
INSTALLMENT LOAN INTEREST	18	0.0%	730	0.6%	748	0.3%
CREDIT CARD INTEREST	33	0.2%	2,910	4.3%	2,943	3.4%
COMMERCIAL LOAN INTEREST	(19,411)	-3.7%	(28,655)	-5.8%	(48,066)	-4.7%
LEASE INCOME	(272)	-10.5%	379	3.2%	107	0.7%
DEPOSITORY INTEREST	3,245	10.2%	(3,636)	-15.5%	(391)	-0.7%
SECURITIES INTEREST	(21,528)	-3.7%	(13,424)	-5.2%	(34,952)	-4.1%
TRADING ACCOUNT INTEREST	207	18.6%	(1,011)	-9.3%	(804)	-6.7%
FED FUND & RESALE INTEREST	5,475	5.7%	(1,800)	-3.2%	3,675	2.4%
TOTAL INTEREST INCOME	(69,308)	-3.2%	(51,837)	-3.8%	(121,145)	-3.4%
INTEREST ON DEPOSITS	(79,686)	-6.5%	(63,696)	-8.7%	(143,382)	-7.3%
FED FUND & REPO INTEREST	(6,170)	-7.4%	(8,235)	-8.1%	(14,405)	-7.8%
U.S. DEMAND INTEREST	(2,512)	-21.6%	(386)	-3.9%	(2,898)	-13.4%
MORTGAGE & LEASE INTEREST	(456)	-14.9%	(50)	-4.0%	(506)	-11.8%
SUB. NOTE & DEBENTURE INTEREST	(99)	-3.5%	(166)	-13.1%	(265)	-6.5%
TOTAL INTEREST EXPENSE	(88,923)	-6.7%	(72,533)	-8.6%	(161,456)	-7.4%
NET INTEREST INCOME	19,615	2.3%	20,696	4.0%	40,311	3.0%
LOAN LOSS PROVISION	(16,579)	-15.2%	(8,258)	-11.0%	(24,837)	-13.5%
FIDUCIARY INCOME	N/A	N/A	N/A	N/A	N/A	N/A
DEPOSIT SERVICE CHARGES	4,304	7.3%	5,028	12.5%	9,332	9.4%
OTHER NONINTEREST INCOME	(2,756)	-1.7%	(14,656)	-9.0%	(17,412)	-5.3%
TOTAL NONINTEREST INCOME	27,764	12.5%	21,645	10.6%	49,409	11.6%
SECURITIES GAINS(LOSSES)	13,699	120.7%	11,201	424.6%	24,900	178.0%
SALARIES & BENEFITS	15,866	4.6%	11,166	4.5%	27,032	4.5%
FIXED ASSET EXPENSE	(373)	-0.4%	857	1.3%	484	0.3%
OTHER NONINTEREST EXPENSE	31,487	12.5%	15,317	8.3%	46,804	10.7%
TOTAL NONINTEREST EXPENSE	46,980	6.7%	27,340	5.5%	74,320	6.2%
INCOME BEFORE TAX & EXTRAORDINARY	30,677	11.9%	34,460	23.1%	65,137	16.0%
APPLICABLE INCOME TAXES	9,830	17.2%	5,784	19.4%	15,614	18.0%
INCOME BEFORE EXTRAORDINARY ITEMS	20,847	10.4%	28,676	24.0%	49,523	15.4%
NET EXTRAORDINARY ITEMS	709	134.0%	709	134.0%	709	134.0%
NET INCOME	20,686	10.2%	29,264	24.2%	49,950	15.5%
DIVIDENDS	2,726	2.3%	3,526	5.7%	6,252	3.5%

All figures in thousands

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
ABBOTSFORD	ABBOTSFORD STATE BANK	MARATHON	56,033	10,110	8,679	1,515
ADAMS	M&I BANK OF ADAMS-FRIENDSHIP	ADAMS	42,499	2,665	14,816	3,000
ADELL	ADELL STATE BANK	SHEBOYGAN	13,244	1,194	4,664	600
ALBANY	FIRST BANKING CENTER - ALBANY	GREEN	12,504	5,258	2,029	200
ALGOMA	COMMUNITY STATE BANK	KEWAUNEE	42,581	1,819	18,941	1,850
ALMA	BANK OF ALMA	BUFFALO	37,564	4,618	17,097	1,305
ALMOND	M&I BANK OF PORTAGE COUNTY	PORTAGE	20,904	980	7,440	2,400
AMERY	FIRST AMERICAN BANK OF AMERY	POLK	73,361	7,986	10,605	0
AMHERST	INTERNATIONAL BANK OF AMHERST	PORTAGE	11,722	385	4,352	0
AMHERST JCT	THE SECURITY STATE BANK	PORTAGE	21,091	1,522	3,494	2,450
ANTIGO	FIDELITY MARINE BANK	LANGLADE	57,626	5,420	11,773	6,800
ANTIGO	THE PEOPLES BANK	LANGLADE	44,486	2,532	16,306	1,200
APPLETON	ASSOCIATED APPLETON BANK	OUTAGAMIE	54,814	5,019	7,655	11,525
APPLETON	F&M BANK OF APPLETON	CALUMET	16,865	1,223	3,114	200
APPLETON	FIRST INTERSTATE BANK OF WI	OUTAGAMIE	123,195	18,097	25,737	7,700
APPLETON	MARINE BANK APPLETON, NA	OUTAGAMIE	242,090	42,177	53,876	25,400
APPLETON	VALLEY BANK	OUTAGAMIE	264,874	24,082	82,680	16,000
APPLETON	VALLEY NORTHERN BANK	OUTAGAMIE	76,215	4,210	22,271	3,900
APPLETON	VALLEY TRUST COMPANY	OUTAGAMIE	2,376	236	151	1,388
APPLETON	VALLEY WESTERN BANK	OUTAGAMIE	35,439	4,084	5,579	4,350
ARCADIA	STATE BANK OF ARCADIA	TREMPEALEA	33,514	3,217	6,817	1,020
ARGYLE	STATE BANK OF ARGYLE	LAFAYETTE	23,348	692	10,341	275
ARLINGTON	ARLINGTON STATE BANK	COLUMBIA	8,946	618	2,729	2,000
ASHIPPUN	THE BANK OF ASHIPPUN	DODGE	16,235	884	2,405	900
ASHLAND	NORTHERN STATE BANK	ASHLAND	68,334	5,198	30,922	295
ASHLAND	UNION NATIONAL BANK OF ASHLAND	ASHLAND	57,309	2,160	17,488	2,750
ATHENS	THE BANK OF ATHENS	MARATHON	34,431	1,195	7,677	2,690
AUBURNDALE	AUBURNDALE STATE BANK	WOOD	33,843	1,878	14,749	1,100
AUGUSTA	PEOPLES STATE BANK OF AUGUSTA	EAU CLAIRE	24,403	1,133	8,144	2,325
BALDWIN	FIRST NATIONAL BANK OF BALDWIN	ST CROIX	51,148	1,661	15,512	925
BALSAM LAKE	POLK COUNTY BANK	POLK	40,252	1,463	12,816	0
BANCROFT	BANCROFT STATE BANK	PORTAGE	12,070	993	3,659	800
BANGOR	FARMERS STATE BANK	LA CROSSE	33,343	2,357	9,089	1,175
BANGOR	FIRST NATIONAL BANK OF BANGOR	LA CROSSE	36,062	1,642	6,097	1,575
BARABOO	BARABOO NATIONAL BANK	SAUK	93,622	8,548	11,875	14,265
BARABOO	FIRST NAT BANK & TRUST-BARABOO	SAUK	36,574	2,429	15,810	550

CONDITION OF INDIVIDUAL WISCONSIN BANKS AS OF DECEMBER 31, 1986

000 Omitted

GROSS LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
33,563	531	33,032	1,267	1,430	50,739	1,264	0	4,030	140
20,721	340	20,381	700	937	39,119	470	0	2,910	241
6,483	53	6,430	174	182	12,158	115	0	971	51
4,870	106	4,764	72	181	11,304	120	0	1,080	87
19,269	249	19,020	268	683	37,941	409	0	4,231	537
13,647	60	13,587	431	526	34,579	477	0	2,508	126
9,438	165	9,273	443	368	19,087	169	150	1,498	160
51,422	780	50,642	2,260	1,868	67,242	1,304	0	4,815	61
6,806	69	6,737	72	176	10,556	81	0	1,085	127
13,456	354	13,102	357	166	19,497	221	0	1,373	209
33,006	472	32,534	205	894	49,514	279	0	7,833	850
23,325	342	22,983	578	887	38,440	339	0	5,707	753
29,055	507	28,548	1,425	642	50,566	876	0	3,372	(112)
11,659	145	11,514	526	288	15,470	203	0	1,192	121
68,516	526	67,990	2,464	1,207	106,051	6,143	0	11,001	1,288
115,106	2,217	112,889	4,773	2,975	198,108	22,962	0	21,020	4,026
129,617	1,624	127,993	6,669	7,450	219,680	27,434	0	17,760	3,047
44,220	496	43,724	710	1,400	65,708	5,338	0	5,169	1,192
0	0	0	0	601	0	993	0	1,383	589
20,671	235	20,436	601	389	32,576	524	0	2,339	324
21,592	296	21,296	287	877	30,542	204	0	2,768	2
11,431	217	11,214	233	593	20,877	509	0	1,962	375
3,366	28	3,338	32	229	8,289	80	0	577	(106)
11,037	171	10,866	432	748	14,661	180	0	1,394	38
30,259	326	29,933	656	1,330	62,635	384	0	5,315	700
33,529	427	33,102	851	958	51,189	1,082	500	4,538	664
21,698	287	21,411	744	714	30,144	1,069	0	3,218	367
15,181	174	15,007	368	741	30,809	356	32	2,646	268
12,018	269	11,749	126	926	21,186	312	0	2,905	84
30,707	341	30,366	1,266	1,418	45,355	892	0	4,901	480
25,171	197	24,974	372	627	35,206	1,907	0	3,139	550
6,405	60	6,345	77	196	10,902	104	0	1,064	133
20,277	278	19,999	255	468	29,957	266	0	3,120	126
26,226	245	25,981	81	686	32,127	457	0	3,478	401
56,544	447	56,097	1,677	1,160	85,210	1,222	0	7,190	872
15,933	336	15,597	1,486	702	31,350	648	0	4,576	496

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
BARNEVELD	BARNEVELD STATE BANK	IOWA	16,508	2,231	3,621	539
BARRON	BANK OF BARRON	BARRON	43,079	3,615	10,862	2,725
BARRON	FIRST NATIONAL BANK OF BARRON	BARRON	23,284	1,093	4,246	1,590
BEAVER DAM	AMERICAN NATIONAL BANK	DODGE	66,421	2,021	34,748	4,100
BEAVER DAM	MARINE BANK OF BEAVER DAM	DODGE	74,542	8,001	21,859	2,500
BEAVER DAM	VALLEY FIRST NATIONAL BANK	DODGE	66,883	4,730	14,572	6,800
BELLEVILLE	BELLEVILLE STATE BANK	DANE	20,599	632	6,946	1,700
BELLEVILLE	CITIZENS STATE BANK	DANE	26,103	1,269	7,107	1,469
BELOIT	BELOIT SAVINGS BANK	ROCK	96,802	4,390	26,175	850
BELOIT	FIRST NATIONAL BANK & TRUST	ROCK	141,407	8,502	44,712	0
BELOIT	M&I BANK OF BELOIT	ROCK	128,399	10,004	37,633	4,100
BENTON	THE BENTON STATE BANK	LAFAYETTE	9,504	493	4,660	300
BERLIN	FIRST NATIONAL BANK OF BERLIN	GREEN LAKE	37,541	2,201	18,765	700
BERLIN	THE FARMERS AND MERCHANTS BANK	GREEN LAKE	31,554	2,233	16,457	1,700
BIRCHWOOD	CITIZENS STATE BANK	WASHBURN	8,577	787	1,276	150
BIRNAMWOOD	THE BANK OF BIRNAMWOOD	SHAWANO	27,961	1,564	8,441	575
BLACK CREEK	VALLEY BANK OF BLACK CREEK	OUTAGAMIE	18,242	1,811	3,987	2,900
BLACK EARTH	BLACK EARTH STATE BANK	DANE	16,431	842	2,417	4,055
BLACK RIVER FALLS	JACKSON COUNTY BANK	JACKSON	75,618	6,018	21,845	9,230
BLAIR	UNION BANK OF BLAIR	TREMPEALEA	20,726	2,591	4,299	1,785
BLANCHARDVILLE	FIRST NATIONAL BANK	LAFAYETTE	12,029	1,094	1,941	600
BLOOMER	PEOPLES STATE BANK	CHIPPEWA	41,010	1,376	23,950	2,145
BLOOMINGTON	THE BLOOMINGTON STATE BANK	GRANT	8,776	416	5,031	0
BLOOMINGTON	THE WOODHOUSE & BARTLEY BANK	GRANT	11,341	533	5,413	725
BONDUEL	BONDUEL STATE BANK	SHAWANO	31,389	1,663	13,956	2,820
BOSCOBEL	BOSCOBEL STATE BANK	GRANT	64,768	2,236	34,763	6,650
BOSCOBEL	FIRST NATIONAL BANK	GRANT	10,275	466	3,463	400
BOYCEVILLE	NATIONAL BANK OF BOYCEVILLE	DUNN	14,915	601	5,326	1,790
BRILL	BRILL STATE BANK	BARRON	6,280	743	930	305
BRILLION	CALUMET COUNTY BANK	CALUMET	31,109	1,726	6,179	3,300
BRODHEAD	BANK OF BRODHEAD	GREEN	39,818	1,552	15,629	2,600
BRODHEAD	GREEN COUNTY BANK	GREEN	19,333	1,036	5,861	1,275
BROOKFIELD	FIRST WISCONSIN NATIONAL BANK	WAUKESHA	101,587	15,408	26,694	3,600
BROOKFIELD	M&I NORTHERN BANK	WAUKESHA	310,097	26,133	95,411	15,000
BROOKFIELD	TRI CITY NATIONAL BANK	WAUKESHA	6,278	447	1,469	0
BROOKLYN	BROOKLYN STATE BANK	DANE	18,092	764	3,511	1,475

GROSS LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
8,356	176	8,180	795	1,142	15,149	564	400	395	(565)
24,521	237	24,284	425	1,168	38,856	632	0	3,591	577
15,163	139	15,024	208	1,123	21,546	305	0	1,433	179
24,155	124	24,031	512	1,009	60,265	637	0	5,519	653
40,705	455	40,250	845	1,087	68,315	1,376	18	4,833	390
39,795	820	38,975	746	1,060	60,144	720	0	6,019	957
10,473	142	10,331	328	662	18,676	341	0	1,582	21
15,948	120	15,828	161	269	23,480	419	0	2,204	206
61,247	0	61,247	2,584	1,556	85,580	2,716	24	8,482	1,000
79,412	857	78,555	3,549	6,089	112,109	17,907	399	10,992	1,120
72,312	841	71,471	2,541	2,650	111,213	6,518	0	10,668	983
3,721	57	3,664	163	224	8,716	118	0	670	71
15,426	213	15,213	140	522	30,998	3,184	0	3,359	388
10,636	110	10,526	174	464	28,094	223	0	3,237	257
6,069	59	6,010	213	141	7,855	103	0	619	79
16,561	178	16,383	602	396	25,110	506	0	2,345	263
9,029	114	8,915	366	263	16,506	431	0	1,305	161
9,021	64	8,957	30	130	14,903	174	0	1,354	193
35,441	352	35,089	1,743	1,693	64,411	3,074	0	8,133	685
11,234	136	11,098	237	716	18,855	231	0	1,640	28
8,006	191	7,815	240	339	11,058	111	0	860	5
12,656	120	12,536	270	733	35,689	900	0	4,421	814
3,003	66	2,937	16	376	7,685	108	0	983	(137)
4,466	35	4,431	11	228	9,906	124	0	1,311	129
12,238	87	12,151	160	639	27,287	336	0	3,766	521
20,216	401	19,815	316	988	55,564	856	0	8,348	544
5,527	88	5,439	243	264	8,636	142	0	1,497	109
6,822	102	6,720	104	374	13,477	107	0	1,331	44
4,083	41	4,042	65	195	5,737	42	0	501	2
18,997	160	18,837	462	605	27,720	684	0	2,705	(66)
19,191	147	19,044	286	707	36,040	387	0	3,391	378
10,402	79	10,323	523	315	17,630	260	0	1,443	(49)
52,873	653	52,220	1,892	1,773	95,232	698	0	5,657	728
168,761	1,983	166,778	2,503	4,272	249,593	37,869	0	22,635	3,214
3,715	4	3,711	581	70	3,803	1,003	0	1,472	7
11,877	146	11,731	284	327	16,423	220	0	1,449	191

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
BROWN DEER	THE BROWN DEER BANK	MILWAUKEE	81,982	4,637	3,113	10,000
BROWN DEER	TRI-CITY NATIONAL BANK	MILWAUKEE	25,491	1,827	10,651	1,950
BROWNSVILLE	VALLEY BANK OF BROWNSVILLE	DODGE	20,727	1,329	3,595	3,100
BRUCE	DAIRYLAND STATE BANK	RUSK	26,460	3,613	5,870	0
BURLINGTON	BANK OF BURLINGTON	RACINE	117,678	3,915	44,843	16,400
BURLINGTON	FIRST BANKING CENTER-BURLINGTO	RACINE	100,174	17,012	34,319	800
BURNETT	BURNETT STATE BANK	DODGE	6,386	386	2,198	700
CADOTT	CITIZENS STATE BANK	CHIPPEWA	33,476	1,739	9,438	650
CAMBRIDGE	CAMBRIDGE STATE BANK	DANE	10,609	1,170	1,046	1,100
CAMBRIDGE	M&I BANK OF CAMBRIDGE	DANE	29,309	1,746	6,211	1,044
CAMERON	BANK OF CAMERON	BARRON	8,279	522	2,747	750
CAMPBELLSPORT	MARINE BANK CAMPBELLSPORT	FOND DU LA	41,001	3,157	7,629	2,800
CASCADE	STATE BANK OF CASCADE	SHEBOYGAN	12,737	1,902	4,375	550
CASCO	VALLEY BANK OF CASCO	KEWAUNEE	32,099	934	5,417	5,200
CASHTON	BANK OF CASHTON	MONROE	18,301	686	6,465	600
CASSVILLE	BADGER STATE BANK	GRANT	29,025	1,054	12,258	600
CAZENOVIA	STATE BANK OF CAZENOVIA	RICHLAND	19,209	1,009	11,182	400
CEDARBURG	FIRST WIS. BANK OF CEDARBURG	OZAUKEE	85,999	6,472	27,086	2,500
CEDARBURG	OZAUKEE BANK	OZAUKEE	53,822	5,194	13,483	2,540
CHETEK	CHETEK STATE BANK	BARRON	27,650	2,061	8,619	680
CHILTON	STATE BANK OF CHILTON	CALUMET	45,313	812	16,120	8,715
CHILTON	VALLEY BANK	CALUMET	38,568	1,505	10,266	6,000
CHIPPEWA FALLS	FIRST NATIONAL BANK	CHIPPEWA	92,730	6,854	30,699	2,300
CHIPPEWA FALLS	THE NORTHWESTERN BANK	CHIPPEWA	93,751	4,685	46,461	3,325
CLAYTON	CITIZENS STATE BANK	POLK	11,056	326	5,982	525
CLEAR LAKE	BANK OF CLEAR LAKE	POLK	23,465	865	6,944	3,400
CLEVELAND	CLEVELAND STATE BANK	MANITOWOC	22,405	1,114	11,383	1,000
CLINTON	CITIZENS STATE BANK	ROCK	26,544	2,602	8,729	425
CLINTONVILLE	DAIRYMAN'S STATE BANK	WAUPACA	52,675	4,314	17,325	1,492
CLINTONVILLE	FIRSTAR BANK CLINTONVILLE, NA	WAUPACA	31,362	4,070	9,956	825
COBB	COBB STATE BANK	IOWA	10,355	762	2,329	1,055
COCHRANE	BANK OF BUFFALO	BUFFALO	19,702	1,608	5,680	1,465
COLBY	SECURITY STATE BANK OF COLBY	CLARK	47,680	2,288	17,691	2,640
COLLINS	COLLINS STATE BANK	MANITOWOC	6,087	227	369	1,450
COLOMA	M&I PEOPLES BANK	WAUSHARA	55,034	1,804	17,205	3,100
COLUMBUS	FARMERS & MERCHANTS UNION BANK	COLUMBIA	43,199	2,769	17,979	400

GROSS LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
62,972	798	62,174	1,051	1,007	73,207	2,658	256	5,861	288
10,461	94	10,367	300	396	23,273	521	0	1,697	331
12,203	199	12,004	442	257	18,691	518	0	1,518	147
15,368	200	15,168	803	1,006	22,928	1,584	0	1,948	179
51,014	730	50,284	929	1,307	107,422	2,167	0	8,089	1,191
45,550	491	45,059	1,285	1,699	91,069	1,369	0	7,736	1,048
3,023	22	3,001	6	95	5,639	105	0	642	27
20,554	121	20,433	766	450	30,020	255	0	3,201	348
6,919	105	6,814	379	100	9,900	79	0	630	1
19,250	291	18,959	458	891	27,112	51	0	2,146	98
4,017	36	3,981	20	259	7,501	95	0	683	92
26,689	455	26,234	680	501	37,269	896	0	2,836	104
5,685	50	5,635	101	174	11,329	140	0	1,268	120
19,865	217	19,648	559	341	29,559	385	0	2,155	279
10,165	111	10,054	142	354	16,432	218	0	1,651	158
14,548	137	14,411	206	496	25,806	438	0	2,781	209
6,155	90	6,065	242	311	17,351	252	0	1,606	143
48,079	601	47,478	914	1,549	80,124	873	0	5,002	929
31,069	81	30,988	1,222	395	47,696	2,610	0	3,516	704
15,189	230	14,959	343	988	25,389	160	0	2,101	22
18,635	100	18,535	507	624	39,436	744	0	5,133	574
20,253	231	20,022	290	485	34,039	787	0	3,742	631
49,315	482	48,833	2,463	1,581	81,264	4,522	330	6,614	916
37,214	634	36,580	1,071	1,629	84,205	591	0	8,955	1,120
3,965	45	3,920	91	212	9,786	70	0	1,200	152
11,244	167	11,077	445	734	21,622	289	0	1,554	(217)
8,473	46	8,427	148	333	19,505	117	0	2,783	581
13,723	284	13,439	463	886	24,550	434	0	1,560	(41)
28,038	313	27,725	643	1,176	47,956	569	0	4,150	543
15,879	254	15,625	258	628	28,025	655	0	2,682	248
5,874	91	5,783	164	262	9,490	89	0	776	105
10,090	101	9,989	511	449	18,021	301	120	1,260	55
23,968	205	23,763	711	587	43,656	379	0	3,645	279
3,765	31	3,734	180	127	5,087	58	0	942	92
31,470	390	31,080	720	1,125	50,028	481	400	4,125	359
20,681	211	20,470	594	987	39,035	495	0	3,669	415

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
COLUMBUS	FIRST NATIONAL BANK	COLUMBIA	36,277	1,212	8,192	7,723
COTTAGE GROVE	COTTAGE GROVE STATE BANK	DANE	21,835	1,493	5,524	1,060
CRANDON	CRANDON NATIONAL BANK	FOREST	29,333	1,617	9,724	0
CRIVITZ	PEMBINE-WAUSAUKEE BANK	MARINETTE	52,454	1,851	14,083	4,700
CROSS PLAINS	STATE BANK OF CROSS PLAINS	DANE	50,157	2,784	7,690	1,100
CUBA CITY	CUBA CITY STATE BANK	GRANT	30,275	1,243	16,713	2,200
CUDAHY	FIRST NATIONAL BANK OF CUDAHY	MILWAUKEE	33,835	2,220	8,266	700
CUMBERLAND	NORTHWESTERN STATE BANK	BARRON	46,043	2,054	20,910	1,325
DALLAS	BANK OF DALLAS	BARRON	4,100	340	1,394	705
DARLINGTON	CITIZENS NATIONAL BANK	LAFAYETTE	53,918	3,511	16,098	5,482
DARLINGTON	FIRST NATIONAL BANK	LAFAYETTE	23,499	869	12,954	2,450
DE FOREST	DE FOREST-MORRISONVILLE BANK	DANE	37,789	4,665	6,220	2,606
DE PERE	ASSOCIATED DE PERE BANK	BROWN	99,906	3,963	19,192	5,745
DE PERE	PEOPLES MARINE BK OF GREEN BAY	BROWN	281,054	29,876	65,273	35,200
DE SOTO	DE SOTO STATE BANK	VERNON	6,586	546	853	0
DEERFIELD	BANK OF DEERFIELD	DANE	14,291	1,282	2,775	1,522
DELAFIELD	MARINE BANK WEST, DELAFIELD	WAUKESHA	635,974	68,995	167,339	67,287
DELAVAN	CITIZENS BANK OF DELAVAN	WALWORTH	54,732	10,287	11,460	0
DENMARK	DENMARK STATE BANK	BROWN	89,308	6,875	12,820	8,500
DENMARK	VALLEY BADGER BANK	BROWN	28,579	840	6,747	1,900
DODGEVILLE	DODGEVILLE STATE BANK	IOWA	37,940	8,032	13,488	2,750
DODGEVILLE	M&I BANK OF DODGEVILLE	IOWA	31,061	1,641	15,075	3,250
DORCHESTER	DORCHESTER STATE BANK	CLARK	14,421	1,255	5,585	213
DOUSMAN	F & M BANK OF DOUSMAN	WAUKESHA	18,062	3,201	3,349	2,350
DRUMMOND	STATE BANK OF DRUMMOND	BAYFIELD	17,820	3,496	3,389	387
DURAND	SECURITY NAT BANK OF DURAND	PEPIN	69,644	4,051	32,276	3,250
EAGLE RIVER	EAGLE RIVER STATE BANK	VILAS	54,813	1,654	12,219	0
EAGLE RIVER	FIRST NAT BK OF EAGLE RIVER	VILAS	44,815	1,834	15,138	1,175
EAST TROY	STATE BANK OF EAST TROY	WALWORTH	35,883	1,936	11,964	900
EAU CLAIRE	CHARTER BANK EAU CLAIRE	EAU CLAIRE	19,130	3,065	4,113	61
EAU CLAIRE	COMMUNITY STATE BANK	EAU CLAIRE	99,667	6,287	26,730	5,424
EAU CLAIRE	FIRST INTERSTATE BANK OF WI NA	EAU CLAIRE	162,305	15,294	42,020	9,600
EAU CLAIRE	FIRST WI NAT BK OF EAU CLAIRE	EAU CLAIRE	248,997	32,633	59,745	29,715
EAU CLAIRE	LONDON SQUARE BANK	EAU CLAIRE	18,715	1,156	3,421	950
EDGAR	THE BANK OF EDGAR	MARATHON	33,014	1,552	10,321	1,845
EDGERTON	FIRST STATE BANK OF EDGERTON	ROCK	21,490	1,394	14,236	0

GROSS LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
18,091	145	17,946	452	752	31,304	904	0	4,069	397
13,161	125	13,036	376	346	19,075	560	0	2,200	214
16,809	85	16,724	677	591	26,109	488	0	2,736	270
30,551	604	29,947	1,291	582	48,019	495	760	3,180	451
36,943	310	36,633	1,155	795	44,339	1,540	0	4,278	636
9,173	122	9,051	544	524	27,003	469	0	2,803	244
21,700	231	21,469	662	518	30,243	318	0	3,274	429
19,909	297	19,612	352	1,790	41,209	800	0	4,034	698
1,583	10	1,573	42	46	3,483	22	0	595	39
27,049	735	26,314	1,116	1,397	46,566	675	0	6,677	465
6,645	92	6,553	155	518	21,030	352	0	2,117	143
22,839	460	22,379	754	1,165	34,798	383	0	2,608	(507)
69,451	829	68,622	800	1,584	87,379	5,507	0	7,020	701
146,484	1,986	144,498	3,378	2,829	247,689	12,710	0	20,655	3,556
4,767	40	4,727	148	312	5,892	65	0	629	19
8,053	165	7,888	629	195	12,931	422	0	938	(231)
316,372	3,848	312,524	11,419	8,410	544,635	45,837	0	45,502	5,320
32,505	224	32,281	267	437	40,698	4,636	0	9,398	1,370
58,388	627	57,761	1,461	1,891	80,223	704	0	8,381	1,383
18,238	214	18,024	679	389	25,947	438	0	2,194	223
13,054	80	12,974	98	598	33,493	545	0	3,902	863
10,274	140	10,134	401	560	28,574	371	0	2,116	156
6,649	13	6,636	302	430	12,209	233	0	1,979	201
8,816	242	8,574	360	228	16,638	208	0	1,216	142
10,140	191	9,949	328	271	15,256	1,345	0	1,219	132
28,685	411	28,274	443	1,350	59,631	447	0	9,566	1,248
39,446	151	39,295	1,036	609	47,712	1,912	350	4,839	1,040
24,988	166	24,822	1,206	640	40,496	752	0	3,567	302
20,165	185	19,980	539	564	31,658	462	0	3,763	385
10,994	148	10,846	869	176	17,117	658	0	1,355	124
58,265	833	57,432	2,257	1,537	86,038	6,701	210	6,718	599
92,487	1,175	91,312	2,252	1,827	136,748	12,342	210	13,005	1,759
121,303	1,526	119,777	4,707	2,420	203,180	32,256	0	13,561	1,534
11,433	90	11,343	599	1,246	17,019	248	0	1,448	157
18,552	239	18,313	489	494	29,526	411	0	3,077	399
5,012	58	4,954	396	510	19,702	202	0	1,586	132

CONDITION OF INDIVIDUAL WISCONSIN BANKS AS OF DECEMBER 31, 1986

000 Omitted

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
ELCHO	STATE BANK OF ELCHO	LANGLADE	8,772	547	2,203	1,435
ELDORADO	FIRST WISC. BANK OF ELDORADO	FOND DU LA	12,378	2,229	3,035	1,000
ELKHART LAKE	BANK OF ELKHART LAKE	SHEBOYGAN	8,674	1,636	2,208	0
ELKHORN	MARINE BANK SOUTHWEST NA	WALWORTH	104,341	21,633	29,276	2,095
ELKHORN	STATE BANK OF ELKHORN	WALWORTH	53,375	5,698	13,087	2,663
ELLSWORTH	PIERCE CO BANK & TRUST COMPANY	PIERCE	74,802	4,417	20,702	8,140
ELM GROVE	VILLAGE BANK OF ELM GROVE	WAUKESHA	17,074	1,738	2,495	1,150
ELMWOOD	FIRST STATE BANK	PIERCE	8,590	596	3,077	750
ELROY	BANK OF ELROY	JUNEAU	22,446	2,454	5,845	500
EVANSVILLE	UNION BANK & TRUST COMPANY	ROCK	29,823	1,552	10,842	100
FALL RIVER	RIO-FALL RIVER UNION BANK	COLUMBIA	21,974	1,383	6,327	4,501
FENNIMORE	FIRST STATE BANK IN FENNIMORE	GRANT	29,500	1,448	9,264	1,450
FERRYVILLE	FERRYVILLE STATE BANK	CRAWFORD	6,188	419	1,417	0
FLORENCE	STATE BANK OF FLORENCE	FLORENCE	12,987	654	4,068	0
FOND DU LAC	AMERICAN BANK OF FOND DU LAC	FOND DU LA	57,653	7,470	6,782	7,075
FOND DU LAC	BANK OF FOND DU LAC	FOND DU LA	26,120	1,037	9,009	5,940
FOND DU LAC	FIRST WI NAT BK OF FOND DU LAC	FOND DU LA	168,573	17,868	58,932	0
FOND DU LAC	NATIONAL EXCHANGE BANK & TRUST	FOND DU LA	184,776	7,752	55,929	0
FOOTVILLE	THE FOOTVILLE STATE BANK	ROCK	10,199	440	4,337	1,825
FOREST JUNCTION	FOREST JUNCTION STATE BANK	CALUMET	8,037	729	1,688	800
FORT ATKINSON	BANK OF FORT ATKINSON	JEFFERSON	28,463	3,705	6,363	2,800
FORT ATKINSON	CITIZENS STATE BANK	JEFFERSON	40,121	2,769	7,284	39
FORT ATKINSON	FIRST AMERICAN BANK & TRUST CO	JEFFERSON	67,916	2,781	19,557	9,400
FOUNTAIN CITY	FIRST STATE BANK	BUFFALO	16,788	1,229	5,094	3,185
FOX LAKE	STATE BANK OF FOX LAKE	DODGE	22,940	1,021	11,450	800
FRANKLIN	FRANKLIN STATE BANK	MILWAUKEE	12,377	1,019	1,154	1,160
FRANKSVILLE	FIRST BANK SOUTHEAST, N.A.	RACINE	170,661	6,779	48,212	0
FREDERIC	FIRST AMERICAN BK OF FREDERIC	POLK	37,980	1,327	14,298	725
FREDONIA	VALLEY BANK OF FREDONIA	OZAUKEE	13,274	967	2,472	2,150
FREEDOM	MARINE BANK FREEDOM	OUTAGAMIE	16,503	1,108	4,503	950
GALESVILLE	BANK OF GALESVILLE	TREMPEALEA	20,774	1,214	7,645	560
GAYS MILLS	BANK OF GAYS MILLS	CRAWFORD	12,432	819	4,908	700
GENOA	GENOA STATE BANK	VERNON	5,409	1,811	1,912	218
GENOA CITY	CITIZENS STATE BANK	WALWORTH	14,665	793	5,276	200
GILLETT	FIRST INTERSTATE BANK OF WI	OCONTO	70,995	6,176	14,620	5,000
GILMAN	STATE BANK OF GILMAN	TAYLOR	14,170	436	4,309	870

GROSS LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
4,351	66	4,285	120	182	8,200	39	0	533	50
5,884	83	5,801	168	145	10,741	673	0	964	90
4,659	43	4,616	106	108	7,586	51	0	1,037	7
49,022	630	48,392	1,254	1,691	95,806	769	0	7,766	728
28,986	248	28,738	1,145	2,044	47,590	1,918	0	3,867	538
39,821	359	39,462	770	1,311	66,922	1,278	0	6,602	938
11,141	110	11,031	487	173	15,389	260	0	1,425	190
3,730	78	3,652	109	406	7,878	51	0	661	(92)
12,679	275	12,404	614	629	20,502	179	0	1,765	(234)
16,415	132	16,283	279	767	26,366	369	0	3,088	288
8,949	97	8,852	505	406	19,388	322	0	2,264	120
16,351	154	16,197	333	808	24,937	1,678	0	2,885	412
4,233	43	4,190	27	135	5,608	75	0	505	34
7,968	162	7,806	320	139	11,226	761	0	1,000	81
35,759	559	35,200	671	455	49,353	3,028	0	5,272	572
9,250	176	9,074	806	254	23,417	244	0	2,459	(315)
89,119	1,093	88,026	2,059	1,688	157,188	1,114	0	10,271	1,357
117,846	1,506	116,340	2,026	2,729	150,491	15,469	0	18,816	2,703
3,403	58	3,345	29	223	9,044	138	0	1,017	93
4,374	48	4,326	347	147	7,270	77	0	690	4
14,784	153	14,631	288	676	24,882	881	0	2,700	504
28,448	271	28,177	774	1,078	36,053	978	0	3,090	345
34,992	255	34,737	661	780	58,174	1,317	0	8,425	1,081
7,021	124	6,897	82	301	15,237	244	0	1,307	101
9,049	91	8,958	290	421	20,586	304	0	2,050	159
8,428	91	8,337	517	190	10,953	28	0	1,396	(39)
106,569	1,209	105,360	7,184	3,126	156,212	1,114	0	13,335	1,803
20,448	311	20,137	935	558	33,955	320	0	3,705	329
7,395	98	7,297	184	204	11,880	305	0	1,069	143
9,444	134	9,310	430	202	15,163	223	0	1,117	115
10,747	162	10,585	167	603	18,706	345	0	1,723	44
5,771	155	5,616	150	239	11,238	232	0	962	(174)
1,391	16	1,375	17	76	4,706	65	0	638	100
7,999	48	7,951	212	233	13,113	84	0	1,468	145
44,153	384	43,769	323	1,107	63,361	1,034	0	6,600	920
7,896	78	7,818	217	520	12,378	115	0	1,677	57

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
GLENDALE	FIRST NAT. BANK OF GLENDALE	MILWAUKEE	102,616	11,091	22,934	28,900
GLENWOOD CITY	FIRST NAT BANK OF GLENWOOD	ST CROIX	16,234	856	6,728	100
GOODMAN	CITIZENS BANK OF GOODMAN	MARINETTE	2,905	418	204	850
GRAFTON	GRAFTON STATE BANK	OZAUKEE	61,622	4,792	19,749	0
GRAND MARSH	GRAND MARSH STATE BANK	ADAMS	18,146	1,004	5,211	450
GRANTSBURG	FIRST WI BANK OF GRANTSBURG	BURNETT	100,808	6,090	33,002	2,925
GRATIOT	GRATIOT STATE BANK	LAFAYETTE	15,789	769	8,488	400
GREEN BAY	FIRST INTERSTATE BANK OF WI NA	BROWN	58,572	6,560	10,596	5,600
GREEN BAY	FIRST WI BANK OF GREEN BAY	BROWN	111,449	12,490	22,953	1,000
GREEN BAY	KELLOGG-CITIZENS NA BANK	BROWN	512,737	51,381	93,649	75,000
GREEN BAY	M&I FOX HEIGHTS BANK	BROWN	40,172	3,361	10,951	2,900
GREEN BAY	UNIVERSITY BANK	BROWN	85,358	6,220	20,119	0
GREEN BAY	VALLEY BANK, GREEN BAY	BROWN	218,743	13,123	42,019	9,000
GREEN BAY	VALLEY EAST BANK	BROWN	35,937	2,025	3,825	5,400
GREEN LAKE	GREEN LAKE STATE BANK	GREEN	20,693	1,561	2,087	3,500
GREEN VALLEY	STATE BANK OF GREEN VALLEY	SHAWANO	25,467	1,164	6,750	3,100
GREENFIELD	EDGEWOOD BANK	MILWAUKEE	16,193	2,392	1,501	1,675
GREENFIELD	FIRST WI NAT BANK OF SOUTHGATE	MILWAUKEE	75,707	5,456	21,061	0
GREENFIELD	M&I BANK OF GREENFIELD	MILWAUKEE	52,562	4,553	24,755	7,700
GREENLEAF	GREENLEAF WAYSIDE BANK	BROWN	18,123	1,005	4,894	1,700
GREENWOOD	FARMERS & MERCHANTS BANK	CLARK	28,462	2,234	4,959	3,330
GRESHAM	STATE BANK	SHAWANO	15,337	1,617	6,183	1,250
HAGER CITY	HIAWATHA NATIONAL BANK	PIERCE	16,455	1,394	5,413	325
HALES CORNERS	STATE BANK, HALES CORNERS	MILWAUKEE	101,718	6,513	32,049	5,500
HALES CORNERS	TRI CITY NAT BK-HALES CORNERS	MILWAUKEE	39,124	2,721	14,945	0
HAMMOND	HAMMOND STATE BANK	ST CROIX	10,601	987	1,024	525
HARTFORD	FIRST NAT BANK OF HARTFORD	WASHINGTON	60,927	3,795	22,252	3,925
HARTFORD	VALLEY BANK OF HARTFORD	WASHINGTON	56,776	3,578	12,285	7,140
HARTLAND	HARTLAND NATIONAL BANK	WAUKESHA	24,714	1,910	3,820	3,300
HARTLAND	SUBURBAN STATE BANK	WAUKESHA	34,021	5,165	3,158	4,050
HAYWARD	BANK OF HAYWARD	SAWYER	23,109	2,438	3,598	540
HAYWARD	PEOPLES NATIONAL BANK	SAWYER	66,275	3,335	22,891	40
HELENVILLE	BANK OF HELENVILLE	JEFFERSON	6,899	660	2,931	600
HIGHLAND	HIGHLAND STATE BANK	IOWA	10,374	487	3,818	500
HILBERT	STATE BANK OF HILBERT	CALUMET	8,168	407	1,994	750
HILLSBORO	FARMERS STATE BANK	VERNON	33,326	2,512	9,698	2,120

GROSS LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
38,902	558	38,344	379	968	90,244	5,793	0	6,579	872
8,109	192	7,917	177	456	13,848	70	0	2,316	(79)
1,373	18	1,355	55	23	2,662	26	0	217	(40)
31,467	392	31,075	1,681	4,325	48,696	8,174	0	4,752	751
11,151	127	11,024	239	218	16,854	114	0	1,178	137
56,608	718	55,890	736	2,165	85,657	8,930	0	6,221	770
5,740	33	5,707	99	326	13,895	190	0	1,704	172
35,115	382	34,733	338	745	53,418	596	0	4,558	580
73,160	908	72,252	1,109	1,645	103,766	1,029	0	6,654	851
282,606	3,216	279,390	7,019	6,298	391,559	80,002	5,000	36,176	6,404
22,038	298	21,740	743	477	37,234	232	0	2,706	419
56,981	576	56,405	1,639	975	73,143	7,353	30	4,832	604
148,252	1,645	146,607	5,125	2,869	194,666	8,727	0	15,350	2,788
23,885	274	23,611	587	489	32,880	610	0	2,447	460
13,218	103	13,115	230	200	18,300	148	0	2,245	245
14,087	227	13,860	170	423	22,875	240	0	2,352	(53)
10,002	429	9,573	460	592	14,734	135	0	1,324	(406)
47,494	572	46,922	936	1,332	69,796	1,564	0	4,347	678
15,003	157	14,846	57	651	48,715	337	0	3,510	482
10,067	187	9,880	190	454	16,394	190	0	1,539	133
15,994	310	15,684	344	1,911	23,963	2,549	0	1,950	(90)
6,038	120	5,918	124	245	12,897	135	0	2,305	212
8,796	118	8,678	371	274	14,949	96	0	1,410	(45)
55,025	563	54,462	1,873	1,321	92,938	1,629	50	7,101	1,076
19,657	182	19,475	1,485	498	34,891	1,431	0	2,802	514
7,509	114	7,395	428	242	9,679	85	0	837	19
28,807	322	28,485	1,001	1,469	53,863	482	0	6,582	630
32,046	365	31,681	1,459	633	51,860	1,169	0	3,747	597
15,190	79	15,111	203	370	21,831	920	0	1,963	177
20,602	244	20,358	784	506	30,527	1,132	0	2,362	197
16,184	381	15,803	291	439	22,020	133	0	956	(115)
37,707	379	37,328	862	1,819	57,626	3,460	0	5,189	714
2,636	32	2,604	17	87	5,994	60	0	845	53
5,394	59	5,335	76	158	9,416	101	0	857	116
4,808	57	4,751	88	178	7,327	96	0	745	90
17,832	168	17,664	659	673	29,244	373	0	3,709	294

000 Omitted

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
HOLMEN	BANK OF HOLMEN	LA CROSSE	16,043	2,190	1,083	3,938
HORICON	HORICON STATE BANK	DODGE	48,667	2,127	14,602	0
HOWARDS GROVE	STATE BANK OF HOWARDS GROVE	SHEBOYGAN	26,682	728	13,233	3,250
HUDSON	FIRST NATIONAL BANK OF HUDSON	ST CROIX	47,531	3,600	10,128	3,675
HUDSON	STATE BANK OF HUDSON	ST CROIX	35,548	3,646	3,066	8,250
HURLEY	IRON EXCHANGE BANK	IRON	29,784	1,963	12,348	100
HUSTISFORD	HUSTISFORD STATE BANK	DODGE	15,196	757	4,252	400
INDEPENDENCE	STATE BANK OF INDEPENDENCE	TREMPEALEA	18,020	971	6,627	1,491
IOLA	FIRST STATE BANK OF IOLA	WAUPACA	24,682	1,147	6,365	2,800
IXONIA	IXONIA STATE BANK	JEFFERSON	39,168	3,388	11,481	700
JANESVILLE	MARINE FIRST NATIONAL BANK	ROCK	150,646	21,613	38,557	0
JANESVILLE	ROCK COUNTY NATIONAL BANK	ROCK	67,590	3,704	15,000	8,000
JANESVILLE	ROCK COUNTY SAVINGS & TRUST CO	ROCK	42,168	3,271	4,423	5,100
JANESVILLE	VALLEY BANK, JANESVILLE	ROCK	193,624	41,033	15,516	5,000
JEFFERSON	FARMERS & MERCHANTS BANK	JEFFERSON	57,492	1,499	17,330	2,437
JEFFERSON	JEFFERSON COUNTY BANK	JEFFERSON	44,070	1,961	12,018	3,450
JOHNSON CREEK	F&M BANK OF JOHNSON CREEK	JEFFERSON	14,012	1,514	1,486	1,570
JUDA	THE BANK OF JUDA	GREEN	13,085	698	3,855	1,126
JUNCTION CITY	JUNCTION STATE BANK	PORTAGE	10,644	470	5,323	600
JUNEAU	VALLEY BANK OF JUNEAU	DODGE	21,099	1,702	5,944	3,300
KAUKAUNA	BANK OF KAUKAUNA	OUTAGAMIE	35,770	2,180	6,373	6,000
KAUKAUNA	F & M BANK	OUTAGAMIE	66,910	5,758	14,017	800
KENDALL	FARMERS & MERCHANTS BANK	MONROE	7,670	1,314	1,584	0
KENOSHA	AMERICAN STATE BANK	KENOSHA	88,010	6,524	18,220	5,600
KENOSHA	FIRST NATIONAL BANK OF KENOSHA	KENOSHA	283,795	16,835	91,555	57,500
KEWASKUM	VALLEY BANK	WASHINGTON	64,369	2,817	19,151	3,500
KEWAUNEE	STATE BANK OF KEWAUNEE	KEWAUNEE	46,706	3,532	16,566	475
KEWAUNEE	UNION STATE BANK	KEWAUNEE	27,381	636	7,776	725
KIEL	CITIZENS STATE BANK	MANITOWOC	30,387	3,338	6,248	2,175
KIEL	STATE BANK OF KIEL	MANITOWOC	25,319	1,239	12,402	500
KINGSTON	KINGSTON-DALTON STATE BANK	GREEN LAKE	12,405	451	4,629	400
LA CROSSE	COULEE STATE BANK	LA CROSSE	46,925	2,619	22,221	6,000
LA CROSSE	EXCHANGE STATE BANK	LA CROSSE	52,649	2,017	19,173	5,816
LA CROSSE	LA CROSSE TRUST COMPANY	LA CROSSE	1,448	153	951	0
LA CROSSE	NORWEST BANK LA CROSSE, NA	LA CROSSE	188,717	12,782	42,167	26,383
LA CROSSE	STATE BANK OF LA CROSSE	LA CROSSE	110,571	9,396	27,228	11,700

GROSS LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
8,540	132	8,408	222	202	14,797	228	14	1,004	(46)
30,060	305	29,755	858	1,325	43,584	1,581	250	3,252	509
8,693	116	8,577	381	513	24,087	589	0	2,006	104
28,043	225	27,818	588	1,722	43,088	769	0	3,674	598
19,027	100	18,927	1,366	293	32,679	99	0	2,770	230
14,310	129	14,181	631	561	26,931	356	0	2,497	293
9,425	117	9,308	274	205	13,118	169	0	1,909	186
8,374	163	8,211	91	629	16,693	243	0	1,084	(174)
13,868	30	13,838	207	325	22,078	543	0	2,061	196
22,739	475	22,264	340	995	36,093	229	0	2,846	207
86,578	1,145	85,433	2,643	2,400	138,132	1,809	0	10,705	843
38,897	385	38,512	1,257	1,117	58,687	2,031	0	6,872	700
28,043	261	27,782	837	755	38,210	644	0	3,314	458
122,999	1,620	121,379	6,150	4,546	174,632	5,180	0	13,812	864
34,777	345	34,432	711	1,083	52,090	777	0	4,625	657
24,478	332	24,146	696	1,799	39,792	587	0	3,691	(89)
9,141	201	8,940	225	277	12,501	587	0	924	142
6,946	83	6,863	297	246	11,985	101	0	999	(31)
3,824	48	3,776	284	191	9,107	85	0	1,452	111
9,168	112	9,056	804	293	18,035	327	0	2,737	240
20,467	137	20,330	446	441	31,620	662	0	3,488	278
44,065	527	43,538	1,421	1,376	60,986	564	0	5,360	543
4,183	41	4,142	169	461	6,727	72	0	871	43
53,537	408	53,129	3,626	911	77,462	3,924	0	6,624	717
111,898	1,149	110,749	3,662	3,494	237,014	20,785	0	25,996	4,008
37,083	422	36,661	1,130	1,110	58,746	656	0	4,967	985
24,110	278	23,832	676	1,625	42,082	623	0	4,001	498
17,390	159	17,231	300	713	24,703	485	0	2,193	203
17,816	230	17,586	236	804	24,222	3,523	0	2,642	159
10,688	106	10,582	201	395	22,874	218	0	2,227	229
6,564	69	6,495	226	204	11,213	114	0	1,078	109
15,004	174	14,830	513	742	41,868	555	0	4,502	683
24,137	156	23,981	679	983	46,367	720	0	5,562	871
0	0	0	237	107	0	60	0	1,388	219
103,767	1,213	102,554	2:223	2,608	147,480	29,452	900	10,885	1,680
59,909	595	59,314	1,488	1,445	101,598	1,692	0	7,281	660

CONDITION OF INDIVIDUAL WISCONSIN BANKS AS OF DECEMBER 31, 1986

000 Omitted

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
LA CROSSE	VALLEY VIEW BANK	LA CROSSE	4,310	455	99	1,135
LA FARGE	LA FARGE STATE BANK	VERNON	16,013	3,209	3,415	975
LADYSMITH	PIONEER NATIONAL BANK	RUSK	34,061	1,824	10,399	2,400
LADYSMITH	SECURITY STATE BANK	RUSK	38,232	6,713	13,269	1,755
LAKE GENEVA	CITIZENS NAT BK OF LAKE GENEVA	WALWORTH	38,615	4,371	8,609	1,050
LAKE GENEVA	FIRST BK SE OF LAKE GENEVA, NA	WALWORTH	123,732	7,703	44,487	4,800
LAKE MILLS	BANK OF LAKE MILLS	JEFFERSON	26,126	1,440	8,546	1,900
LAKE MILLS	THE GREENWOOD'S STATE BANK	JEFFERSON	20,676	2,277	6,985	1,350
LANCASTER	M&I LANCASTER STATE BANK	GRANT	46,276	1,522	13,596	2,300
LANCASTER	UNION BANK & TRUST	GRANT	35,702	2,924	7,576	3,489
LAND O' LAKES	HEADWATERS STATE BANK	VILAS	10,719	894	1,092	1,425
LAONA	LAONA STATE BANK	FOREST	22,452	1,127	6,179	1,135
LARSEN	MARINE BANK-LARSEN	WINNEBAGO	19,839	1,051	7,382	2,200
LEBANON	LEBANON STATE BANK	DODGE	6,068	924	787	718
LITTLE CHUTE	BANK OF LITTLE CHUTE	OUTAGAMIE	44,458	3,925	16,317	1,900
LIVINGSTON	LIVINGSTON STATE BANK	GRANT	22,314	817	8,070	400
LODI	STATE BANK OF LODI	COLUMBIA	39,492	1,482	12,131	700
LONE ROCK	STATE BANK OF LONE ROCK	RICHLAND	7,222	460	3,775	500
LOYAL	CITIZENS STATE BANK OF LOYAL	CLARK	41,398	2,015	14,468	626
LUCK	FIDELITY STATE BANK	POLK	33,068	2,094	10,611	900
LUXEMBURG	BANK OF LUXEMBURG	KEWAUNEE	44,443	1,702	10,519	6,700
MADISON	AMERICAN EXCHANGE BANK	DANE	63,323	5,804	11,275	1,550
MADISON	ASSOCIATED RANDALL BANK	DANE	65,710	4,167	10,001	7,500
MADISON	BANK OF SHOREWOOD HILLS	DANE	44,265	4,073	4,770	1,950
MADISON	BANKERS' BANK OF WISCONSIN	DANE	65,600	9,335	15,674	26,069
MADISON	CBI TRUST & FIN. SERVICES, INC	DANE	282	36	201	0
MADISON	FIRST WI NAT BANK OF MADISON	DANE	552,774	106,886	157,005	30,000
MADISON	M&I BANK OF HILLDALE	DANE	268,461	22,274	55,606	0
MADISON	M&I BANK OF MADISON	DANE	222,400	31,646	48,124	13,200
MADISON	MARINE BANK DANE COUNTY	DANE	199,678	23,444	55,124	4,500
MADISON	MONONA GROVE STATE BANK	DANE	98,160	9,014	16,200	2,350
MADISON	PARK BANK	DANE	48,822	6,429	6,535	2,305
MADISON	VALLEY BANK, MADISON	DANE	242,717	36,516	35,471	0
MAIDEN ROCK	FIRST NAT BK OF MAIDEN ROCK	PIERCE	10,731	1,038	3,106	565
MANAWA	FARMERS STATE BANK OF MANAWA	WAUPACA	36,671	2,568	20,131	1,089
MANITOWOC	ASSOCIATED MANITOWOC BANK NA	MANITOWOC	201,495	8,731	74,536	8,200

GROSS LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
2,414	55	2,359	229	33	3,568	117	0	625	(30)
8,052	58	7,994	59	361	14,367	117	0	1,529	169
18,273	157	18,116	407	915	30,841	376	0	2,844	547
15,380	58	15,322	240	933	33,323	686	0	4,223	802
23,152	136	23,016	887	682	35,888	308	0	2,419	460
60,689	463	60,226	3,279	3,237	110,851	4,276	0	8,605	1,269
13,363	101	13,262	299	679	23,233	436	0	2,457	307
9,195	73	9,122	339	603	18,786	369	0	1,521	127
27,384	419	26,965	594	1,299	40,806	897	0	4,573	74
20,246	400	19,846	650	1,217	32,856	456	0	2,390	171
6,814	82	6,732	314	262	9,815	61	0	843	95
13,238	308	12,930	318	763	20,578	514	0	1,360	(103)
8,895	115	8,780	108	318	17,925	215	0	1,699	289
3,366	52	3,314	93	232	5,465	72	0	531	7
21,444	190	21,254	323	739	39,391	468	0	4,599	766
12,378	109	12,269	270	488	19,866	380	0	2,068	133
23,709	104	23,605	728	846	35,257	569	0	3,666	434
2,256	25	2,231	124	132	6,545	85	0	592	(31)
23,146	600	22,546	682	1,061	37,655	408	0	3,335	(791)
18,105	117	17,988	1,017	458	30,205	201	0	2,662	520
24,413	363	24,050	930	542	39,352	715	0	4,376	423
43,211	407	42,804	898	992	58,229	1,252	0	3,842	426
41,929	420	41,509	1,789	744	60,706	479	200	4,325	505
32,882	299	32,583	422	467	40,783	587	0	2,895	434
13,933	191	13,742	122	658	25,986	35,184	0	4,430	215
0	0	0	39	6	0	0	0	282	(18)
233,029	3,723	229,306	19,623	9,954	498,315	24,931	0	29,528	6,773
184,757	1,902	182,855	4,338	3,388	242,761	5,071	2,000	18,629	2,491
120,654	1,130	119,524	4,664	5,242	195,134	11,862	0	15,404	1,950
110,700	1,254	109,446	4,608	2,556	168,303	16,610	0	14,765	2,069
69,123	713	68,410	671	1,515	90,508	1,316	0	6,336	1,085
31,502	360	31,142	1,563	848	45,237	605	0	2,980	438
158,733	2,324	156,409	5,497	8,824	217,604	9,329	0	15,784	2,053
5,259	56	5,203	432	387	9,855	127	0	749	50
12,420	125	12,295	132	456	32,907	465	0	3,299	446
106,177	1,166	105,011	2,012	3,005	172,394	13,603	0	15,498	2,475

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
MANITOWOC	FIRST NAT BANK IN MANITOWOC	MANITOWOC	110,161	5,300	37,944	700
MANITOWOC	FIRST WIS. BANK OF MANITOWOC	MANITOWOC	120,493	11,153	31,571	0
MARATHON	MARATHON STATE BANK	MARATHON	48,044	2,266	24,328	3,600
MARINETTE	FARMERS & MERCHANTS BK & TRUST	MARINETTE	87,124	3,453	43,520	0
MARINETTE	FIRST NAT BANK OF MARINETTE	MARINETTE	32,317	1,038	7,101	5,300
MARINETTE	STEPHENSON NAT BANK & TRUST	MARINETTE	83,169	4,692	16,981	11,220
MARION	MARION STATE BANK	WAUPACA	43,481	1,785	16,963	2,750
MARKESAN	FARMERS STATE BANK	GREEN LAKE	25,465	1,291	8,125	1,050
MARKESAN	MARKESAN STATE BANK	GREEN LAKE	23,955	1,326	9,383	800
MARSHFIELD	ASSOCIATED CITIZENS BANK,N.A.	WOOD	98,697	4,703	35,306	5,460
MARSHFIELD	M&I CENTRAL BANK AND TRUST	WOOD	93,303	7,044	24,879	10,000
MARSHFIELD	TRI-COUNTY STATE BANK	WOOD	34,834	3,534	8,860	1,405
MATTOON	MATTOON STATE BANK	SHAWANO	3,705	352	635	300
MAUSTON	BANK OF MAUSTON	JUNEAU	53,562	4,234	17,141	0
MAYVILLE	M&I BANK OF MAYVILLE	DODGE	66,751	3,644	18,175	2,700
MAZOMANIE	THE PEOPLES STATE BANK	DANE	16,968	1,469	2,055	1,706
MCFARLAND	MCFARLAND STATE BANK	DANE	23,321	2,976	7,374	0
MEDFORD	MEDFORD NATIONAL BANK	TAYLOR	21,938	1,548	4,236	1,635
MEDFORD	STATE BANK OF MEDFORD	TAYLOR	93,419	10,130	26,668	5,756
MELROSE	BANK OF MELROSE	JACKSON	35,330	2,614	10,148	2,560
MENASHA	FIRST NATIONAL BANK OF MENASHA	WINNEBAGO	42,912	4,161	8,222	2,750
MENASHA	FIRST WISC. BANK OF MENASHA	WINNEBAGO	59,387	6,569	16,598	0
MENOMONEE FALLS	F&M BANK	WAUKESHA	217,721	19,273	39,283	10,550
MENOMONEE FALLS	F&M TRUST COMPANY, INC.	WAUKESHA	432	(1)	101	294
MENOMONEE FALLS	M&I BANK OF MENOMONEE FALLS	WAUKESHA	85,567	8,521	27,014	4,500
MENOMONIE	BANK OF MENOMONIE	DUNN	56,369	16,385	16,509	1,610
MENOMONIE	FIRST BANK & TRUST	DUNN	48,436	5,348	17,672	2,975
MENOMONIE	VALLEY BANK, MENOMONIE	DUNN	48,846	2,408	3,669	9,925
MEQUON	FIRST WI NAT BANK OF MEQUON	OZAUKEE	41,458	3,583	9,101	6,000
MEQUON	MARINE BANK MEQUON	OZAUKEE	13,256	1,037	0	0
MERCER	NORTHERN HIGHLANDS STATE BANK	IRON	8,833	609	2,115	45
MERRILL	LINCOLN COUNTY BANK	LINCOLN	39,198	2,543	11,763	2,000
MERRILL	M&I CITIZENS AMERICAN BANK	LINCOLN	63,229	4,555	18,733	4,700
MIDDLETON	M&I BANK OF MIDDLETON	DANE	28,963	2,631	8,529	0
MIDDLETON	THE BANK OF MIDDLETON	DANE	96,453	7,167	16,842	3,350
MILTON	BANK OF MILTON	ROCK	16,419	1,042	4,031	1,700

GROSS LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
63,666	802	62,864	1,405	1,948	95,815	6,557	0	7,789	1,062
74,860	962	73,898	1,201	2,670	104,607	8,617	253	7,016	864
17,099	46	17,053	143	654	41,128	973	0	5,943	665
37,830	541	37,289	1,347	1,515	77,775	2,335	0	7,014	557
17,771	147	17,624	815	439	29,037	1,063	0	2,217	77
48,610	344	48,266	684	1,326	72,195	5,040	0	5,934	862
20,540	248	20,292	981	710	38,912	557	0	4,012	582
14,129	146	13,983	255	761	22,600	354	0	2,511	314
11,906	107	11,799	255	392	20,948	333	0	2,674	333
51,168	465	50,703	1,281	1,244	88,544	3,355	0	6,798	933
48,998	535	48,463	1,816	1,101	85,667	733	0	6,903	940
20,019	364	19,655	714	666	32,171	92	0	2,571	(298)
2,211	35	2,176	122	120	3,413	25	0	267	(12)
30,399	446	29,953	561	1,673	48,664	798	0	4,100	536
41,067	485	40,582	819	831	61,499	589	0	4,663	704
11,301	167	11,134	372	232	15,763	143	0	1,062	36
11,794	110	11,684	210	1,077	20,557	813	0	1,951	209
13,823	123	13,700	547	272	19,656	692	0	1,590	72
48,562	518	48,044	1,014	1,807	83,287	1,747	0	8,385	932
19,452	300	19,152	158	698	32,282	523	0	2,525	101
26,051	214	25,837	833	1,109	39,664	123	0	3,125	64
34,824	477	34,347	946	927	51,902	3,102	0	4,383	277
143,770	1,316	142,454	3,388	2,773	190,830	12,046	700	14,145	1,837
0	0	0	15	23	0	0	0	432	(18)
44,646	409	44,237	311	984	79,177	677	0	5,713	775
20,845	245	20,600	727	538	48,479	1,183	0	6,707	730
20,947	313	20,634	832	975	40,792	1,344	0	6,300	750
29,700	558	29,142	1,756	1,946	43,808	1,552	0	3,486	0
22,152	304	21,848	506	420	38,216	1,110	0	2,132	404
11,163	173	10,990	1,145	84	11,540	88	0	1,628	(348)
5,833	72	5,761	193	110	8,008	118	0	707	99
21,150	172	20,978	528	1,386	35,389	206	0	3,603	431
33,172	376	32,796	1,109	1,336	56,827	1,490	0	4,912	782
17,480	155	17,325	0	478	26,882	90	0	1,991	299
67,425	794	66,631	1,175	1,288	86,121	3,321	0	7,011	925
9,355	87	9,268	185	193	15,120	170	0	1,129	174

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
MILTON	THE FARMERS BANK	ROCK	19,352	1,358	9,783	0
MILWAUKEE	ASSOCIATED COMMERCE BANK	MILWAUKEE	141,396	13,263	44,122	12,000
MILWAUKEE	BANK OF MILWAUKEE	MILWAUKEE	23,483	1,127	2,806	2,435
MILWAUKEE	CONTINENTAL BANK AND TRUST CO.	MILWAUKEE	171,651	13,502	24,161	0
MILWAUKEE	FIRST BANK (NA)	MILWAUKEE	1,139,722	77,976	140,154	40,530
MILWAUKEE	FIRST WI NATIONAL BANK-MILW	MILWAUKEE	4,126,665	809,764	222,873	115,375
MILWAUKEE	FIRST WI NORTHWESTERN NAT BANK	MILWAUKEE	31,719	3,387	7,097	1,700
MILWAUKEE	FIRST WISCONSIN TRUST COMPANY	MILWAUKEE	77,515	4,131	9,733	50,000
MILWAUKEE	FIRSTMIL BANK	MILWAUKEE	10,005	683	4,342	0
MILWAUKEE	GREATER MILWAUKEE BANK	MILWAUKEE	59,171	4,063	14,385	4,360
MILWAUKEE	KILBOURN STATE BANK	MILWAUKEE	65,463	1,333	36,629	2,400
MILWAUKEE	LAYTON STATE BANK	MILWAUKEE	49,094	2,975	35,110	0
MILWAUKEE	LINCOLN STATE BANK	MILWAUKEE	81,227	5,775	26,807	950
MILWAUKEE	M&I BAY VIEW STATE BANK	MILWAUKEE	68,372	3,185	35,577	9,900
MILWAUKEE	M&I MARSHALL & ILSLEY BANK	MILWAUKEE	2,752,298	617,968	654,750	19,500
MILWAUKEE	M&I SILVER SPRING BANK	MILWAUKEE	66,597	4,697	19,578	2,000
MILWAUKEE	MARINE BANK, NA	MILWAUKEE	1,695,554	218,841	266,386	45,375
MILWAUKEE	MARINE TRUST COMPANY, NA	MILWAUKEE	7,353	296	3,291	0
MILWAUKEE	MARSHALL & ILSLEY TRUST CO.	MILWAUKEE	6,232	220	2,264	0
MILWAUKEE	MILWAUKEE WESTERN BANK	MILWAUKEE	101,534	6,795	53,187	10,000
MILWAUKEE	MITCHELL STREET STATE BANK	MILWAUKEE	62,061	5,444	16,654	4,850
MILWAUKEE	NORTH MILWAUKEE STATE BANK	MILWAUKEE	19,853	3,173	3,391	1,300
MILWAUKEE	PARK BANK EAST	MILWAUKEE	37,734	4,893	10,783	5,000
MILWAUKEE	PARK STATE BANK	MILWAUKEE	133,671	12,940	43,142	4,000
MILWAUKEE	UNIVERSITY NATIONAL BANK	MILWAUKEE	30,446	2,100	7,572	4,850
MINERAL POINT	FARMERS SAVINGS BANK	IOWA	42,467	5,465	11,977	837
MINOCQUA	FIRST WISC. BANK OF MINOCQUA	ONEIDA	67,716	6,551	19,580	4,300
MONDOVI	FIRST NAT BANK OF MONDOVI	BUFFALO	17,507	1,759	6,183	1,278
MONDOVI	MONDOVI STATE BANK	BUFFALO	9,491	1,250	2,050	1,410
MONROE	FIRST NATIONAL BANK OF MONROE	GREEN	93,336	6,679	32,684	3,460
MONROE	MARINE BANK MONROE	GREEN	87,235	12,603	30,593	2,500
MONTELLO	THE MONTELLO STATE BANK	MARQUETTE	33,599	1,222	17,371	0
MONTFORT	CITIZENS STATE BANK	GRANT	12,908	738	4,813	300
MONTICELLO	BANK OF MONTICELLO	GREEN	25,700	1,793	9,281	614
MOSINEE	MOSINEE COMMERCIAL BANK	MARATHON	27,908	1,247	7,756	665
MT CALVARY	MT CALVARY STATE BANK	FOND DU LA	20,519	871	7,794	1,100

CONDITION OF INDIVIDUAL WISCONSIN BANKS AS OF DECEMBER 31, 1986

000 Omitted

GROSS LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
7,464	79	7,385	339	487	17,541	230	0	1,581	364
70,303	661	69,642	492	1,877	107,538	24,267	0	9,591	1,268
16,736	251	16,485	435	195	21,136	142	0	2,205	(332)
124,611	1,235	123,376	5,490	5,122	147,450	11,881	0	12,320	1,847
764,937	9,159	755,778	8,409	116,875	808,894	274,098	0	56,730	5,952
2,768,469	35,362	2,733,107	103,779	141,767	3,129,967	767,358	0	229,340	27,185
18,874	228	18,646	536	353	29,627	209	0	1,883	306
7,196	80	7,116	3,420	3,115	65,467	2,948	0	9,100	4,667
4,063	102	3,961	567	452	7,553	832	0	1,620	168
35,391	274	35,117	724	522	53,991	623	200	4,357	781
23,964	350	23,614	570	917	49,225	6,171	0	10,067	1,387
9,833	188	9,645	501	863	43,763	272	0	5,059	646
45,958	335	45,623	1,105	967	74,701	450	0	6,076	664
18,611	222	18,389	489	832	61,539	550	0	6,283	1,029
1,359,584	15,663	1,343,921	36,216	79,943	1,660,053	927,914	13,844	150,487	22,403
37,915	672	37,243	1,853	1,226	59,680	1,838	0	5,079	468
1,041,275	14,518	1,026,757	16,141	122,054	1,194,139	406,372	0	95,043	15,262
1,600	0	1,600	1,759	407	0	1,555	0	5,798	3,801
0	0	0	1,159	2,589	0	2,272	0	3,960	4,599
30,381	931	29,450	916	1,186	86,400	5,134	0	10,000	1,166
33,048	261	32,787	1,456	870	53,142	395	0	8,524	535
11,507	129	11,378	199	412	17,529	612	634	1,078	(287)
16,366	180	16,186	509	363	34,378	813	0	2,543	256
71,812	1,300	70,512	1,159	1,918	118,713	4,160	0	10,798	1,932
15,579	134	15,445	110	369	27,675	425	0	2,346	474
22,930	168	22,762	407	1,019	38,535	628	0	3,304	397
35,376	504	34,872	1,134	1,279	61,878	1,773	0	4,065	744
7,954	100	7,854	233	200	15,995	106	0	1,406	139
4,663	55	4,608	46	127	8,614	93	0	784	18
46,127	1,871	44,256	2,757	3,500	87,878	957	0	4,501	619
39,449	797	38,652	1,290	1,597	80,380	410	50	6,395	657
13,982	239	13,743	440	823	29,025	1,867	0	2,707	382
6,707	155	6,552	225	280	11,542	176	0	1,190	137
12,798	183	12,615	826	571	22,113	247	0	3,340	372
17,559	175	17,384	436	420	25,060	484	0	2,364	418
10,385	45	10,340	85	329	18,003	190	0	2,326	203

BEST COPY AVAILABLE

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
MT HOREB	STATE BANK OF MT HOREB	DANE	53,845	2,470	21,796	100
MUKWONAGO	CITIZENS BANK OF MUKWONAGO	WAUKESHA	83,067	4,567	18,858	7,200
MUKWONAGO	COMM NAT BANK OF MUKWONAGO	WAUKESHA	12,789	797	1,086	5
NECEDAH	THE NECEDAH BANK	JUNEAU	15,404	744	4,951	500
NEENAH	ASSOCIATED FIRST NEENAH BANK	WINNEBAGO	165,632	11,813	35,440	12,000
NEENAH	ASSOCIATED NEENAH WEST BANK NA	WINNEBAGO	28,813	3,381	5,377	3,900
NEENAH	MARINE NATIONAL BANK OF NEENAH	WINNEBAGO	69,857	12,493	14,353	2,650
NEILLSVILLE	FIRST NAT BANK AT NEILLSVILLE	CLARK	36,282	1,102	14,372	0
NEILLSVILLE	NEILLSVILLE BANK	CLARK	41,394	2,514	15,171	3,070
NEKOOSA	NEKOOSA PORT EDWARDS STATE BNK	WOOD	46,614	4,057	10,303	1,769
NESHKORO	FARMERS EXCHANGE BANK	MARQUETTE	15,651	398	5,959	350
NEW AUBURN	BANK OF NEW AUBURN	CHIPPEWA	12,179	2,519	2,889	25
NEW BERLIN	FIRST INTERSTATE BANK OF WI	WAUKESHA	327,727	26,555	111,076	24,400
NEW GLARUS	THE BANK OF NEW GLARUS	GREEN	37,548	1,927	11,512	1,700
NEW HOLSTEIN	M&I NEW HOLSTEIN BANK	CALUMET	46,144	2,512	15,874	3,500
NEW LISBON	COMMUNITY FIRST BANK	JUNEAU	38,953	2,232	14,388	0
NEW LONDON	NEW LONDON NATIONAL BANK	WAUPACA	15,519	1,100	1,650	1,075
NEW LONDON	THE FIRST STATE BANK	WAUPACA	84,180	4,980	27,617	500
NEW RICHMOND	BANK OF NEW RICHMOND	ST CROIX	48,680	2,015	19,429	0
NEW RICHMOND	FIRST NAT BANK OF NEW RICHMOND	ST CROIX	30,950	1,844	6,972	0
NEWBURG	STATE BANK OF NEWBURG	WASHINGTON	14,977	645	5,087	1,700
NEWTON	NEWTON STATE BANK	MANITOWOC	11,463	924	3,435	1,650
NIAGARA	FIRST NATIONAL BANK OF NIAGARA	MARINETTE	22,351	1,314	4,452	1,575
NICHOLS	STATE BANK OF NICHOLS	OUTAGAMIE	9,277	851	1,486	1,714
NORWALK	COMMUNITY STATE BANK	MONROE	7,082	452	2,624	113
OAK CREEK	TRI CITY NAT BANK OF OAK CREEK	MILWAUKEE	56,052	3,493	22,964	0
OAKFIELD	BANK OF OAKFIELD	FOND DU LA	15,943	515	5,704	1,300
OCONOMOWOC	FIRST BANK OF OCONOMOWOC	WAUKESHA	62,660	2,668	22,558	2,950
OCONTO	AMERICAN BANK OF WISCONSIN	OCONTO	99,350	2,579	28,764	3,025
OMRO	WINNEBAGO COUNTY BANK	WINNEBAGO	49,339	1,822	12,947	2,385
ONALASKA	BANK OF ONALASKA	LA CROSSE	43,719	3,040	8,220	0
ONTARIO	BANK OF ONTARIO	VERNON	5,423	1,352	779	232
OOSTBURG	OOSTBURG STATE BANK	SHEBOYGAN	35,415	1,124	9,673	2,240
OREGON	COMMUNITY NATIONAL BANK	DANE	18,457	3,045	4,176	0
OREGON	VALLEY BANK OF OREGON	DANE	37,837	2,679	8,165	4,000
ORFORDVILLE	FARMERS AND MERCHANTS BANK	ROCK	14,158	883	6,254	1,000

GROSS LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
27,424	505	26,919	1,246	1,314	49,503	475	0	3,867	320
50,985	512	50,473	959	1,010	76,229	346	0	6,492	832
10,255	97	10,158	457	286	11,496	84	0	1,209	228
8,519	92	8,427	82	700	13,716	135	0	1,553	203
102,231	797	101,434	2,659	2,286	134,839	20,019	0	10,774	1,400
14,953	136	14,817	906	432	26,580	241	0	1,992	202
37,457	416	37,041	1,677	1,643	57,424	7,580	0	4,853	333
19,341	249	19,092	962	754	32,406	899	0	2,977	413
19,662	251	19,411	549	679	37,671	599	0	3,124	(229)
29,951	490	29,461	446	578	42,752	567	0	3,295	499
8,700	88	8,612	72	260	14,213	183	0	1,255	171
6,384	64	6,320	186	240	10,964	304	0	911	106
157,428	1,604	155,824	4,117	5,755	290,894	10,815	0	26,018	4,075
21,525	273	21,252	575	582	34,148	432	0	2,968	178
23,276	290	22,986	555	717	42,142	283	0	3,719	391
20,967	258	20,709	894	730	35,663	488	0	2,802	287
11,054	220	10,834	531	329	14,447	127	0	945	30
49,300	648	48,652	1,285	1,146	73,956	2,063	0	8,161	1,055
25,398	248	25,150	1,053	1,033	42,430	2,275	0	3,975	639
20,892	202	20,690	593	851	27,941	541	0	2,468	449
7,508	58	7,450	85	10	13,136	166	0	1,675	243
5,362	65	5,297	36	121	10,121	89	0	1,253	113
14,274	104	14,170	506	334	20,211	321	0	1,819	189
4,959	49	4,910	145	171	8,176	61	0	1,040	101
3,783	103	3,680	72	141	6,169	88	0	825	18
28,182	304	27,878	620	1,097	50,632	1,376	0	4,044	890
8,155	72	8,083	134	207	14,314	95	0	1,534	153
30,206	208	29,998	2,759	1,727	55,067	2,633	0	4,960	526
61,506	1,109	60,397	2,399	2,186	89,703	1,675	120	7,852	373
30,252	282	29,970	978	1,237	43,182	2,486	0	3,671	437
30,591	1,458	29,133	337	2,989	42,059	341	20	1,299	(2,173)
2,795	32	2,763	49	248	4,936	53	0	434	13
22,189	332	21,857	77	444	30,719	843	0	3,853	398
10,422	60	10,362	624	250	16,097	1,018	0	1,342	188
22,092	595	21,497	420	1,076	34,723	727	0	2,387	(74)
5,432	58	5,374	244	403	12,829	128	0	1,201	80

BEST COPY AVAILABLE

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
OSCEOLA	BANK OF OSCEOLA	POLK	25,654	1,850	5,741	1,065
OSHKOSH	FIRST WI NAT BANK OF OSHKOSH	WINNEBAGO	198,887	16,912	56,685	8,800
OSHKOSH	M&I WESTERN STATE BANK	WINNEBAGO	94,254	6,758	27,201	8,900
OSHKOSH	MARINE BANK OSHKOSH, NA	WINNEBAGO	76,018	9,648	15,311	1,000
OSHKOSH	VALLEY BANK OF OSHKOSH	WINNEBAGO	93,896	8,555	23,842	1,800
OSSEO	UNITED BANK	TREMPEALEA	49,149	3,860	9,110	975
OWEN	OWEN-CURTISS STATE BANK	CLARK	17,782	3,467	3,833	1,296
PALMYRA	PALMYRA STATE BANK	JEFFERSON	13,613	985	1,854	4,400
PARK FALLS	FIRST NAT BANK OF PARK FALLS	PRICE	55,442	3,291	14,865	580
PARK FALLS	PARK FALLS STATE BANK	PRICE	25,421	898	6,170	2,150
PESHTIGO	PESHTIGO NATIONAL BANK	MARINETTE	26,144	1,181	6,425	975
PESHTIGO	PESHTIGO STATE BANK	MARINETTE	29,216	1,731	10,094	3,100
PHILLIPS	THE STATE BANK OF PHILLIPS	PRICE	34,589	7,082	10,853	4,570
PIGEON FALLS	PIGEON FALLS STATE BANK	TREMPEALEA	17,311	1,054	4,124	1,410
PITTSVILLE	PEOPLES STATE BANK	WOOD	26,494	2,324	13,885	1,436
PLATTEVILLE	FIRST NAT BANK OF PLATTEVILLE	GRANT	53,435	2,998	17,519	8,000
PLATTEVILLE	MOUND CITY BANK	GRANT	64,556	3,435	26,937	1,700
PLATTEVILLE	STATE NAT BANK OF PLATTEVILLE	GRANT	48,443	1,507	16,595	1,850
PLOVER	BANK OF PLOVER	PORTAGE	31,404	2,597	7,401	700
PLYMOUTH	DAIRY STATE BANK	SHEBOYGAN	32,633	3,017	7,497	1,172
PORT WASHINGTON	COLONIAL NATIONAL BANK	OZAUKEE	36,316	3,054	4,990	5,000
PORT WASHINGTON	THE PORT WASHINGTON STATE BANK	OZAUKEE	77,917	5,221	31,595	1,825
PORT WING	SECURITY STATE BANK	BAYFIELD	28,382	2,741	10,235	0
PORTAGE	FIRST NATIONAL BANK OF PORTAGE	COLUMBIA	88,272	1,988	30,946	0
PORTAGE	FIRST WISCONSIN BK OF PORTAGE	COLUMBIA	72,848	8,171	27,906	3,000
POTOSI	POTOSI STATE BANK	GRANT	22,807	959	5,290	3,608
POTTER	FARMERS STATE BANK OF POTTER	CALUMET	6,196	305	1,747	250
POUND	FARMERS STATE BANK	MARINETTE	40,234	2,543	8,676	2,770
POY SIPPI	FARMERS STATE BANK	WAUSHARA	12,789	673	3,925	400
POYNETTE	BANK OF POYNETTE	COLUMBIA	18,780	1,166	5,442	1,100
PRAIRIE DU CHIEN	PEOPLES STATE BANK	CRAWFORD	59,497	2,760	23,386	2,500
PRAIRIE DU CHIEN	PRAIRIE CITY BANK	CRAWFORD	56,374	1,997	28,959	800
PRAIRIE DU SAC	BANK OF PRAIRIE DU SAC	SAUK	56,776	2,307	19,669	3,321
PRAIRIE FARM	FIRST STATE BANK	BARRON	11,639	443	5,504	800
PRINCETON	FIRST WI.NAT. BANK OF PRINCETO	GREEN	32,324	2,583	15,067	275
PULASKI	PULASKI STATE BANK	BROWN	60,642	3,526	25,701	1,343

GROSS LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
15,939	190	15,749	424	825	22,705	757	0	2,192	278
111,603	1,338	110,265	4,172	2,053	175,532	12,218	0	11,137	2,131
49,675	708	48,967	1,193	1,235	84,761	1,798	0	7,695	518
47,696	745	46,951	2,057	1,051	66,891	3,623	0	5,504	872
57,596	866	56,730	1,497	1,472	76,384	10,733	0	6,779	979
33,942	597	33,345	884	975	44,517	588	0	4,044	564
8,805	67	8,738	159	289	16,237	156	0	1,389	152
6,325	80	6,245	15	114	11,598	79	0	1,936	225
35,115	70	35,045	447	1,214	49,691	1,589	0	4,162	603
15,607	293	15,314	227	662	23,310	261	0	1,850	(130)
17,258	195	17,063	105	395	23,528	333	0	2,283	240
13,533	198	13,335	334	622	25,839	368	0	3,009	309
11,215	73	11,142	177	765	30,072	757	0	3,760	706
10,503	226	10,277	111	335	14,267	1,574	0	1,470	(24)
8,182	74	8,108	294	447	21,986	330	0	4,178	306
23,004	434	22,570	570	1,778	46,603	1,979	0	4,853	334
29,349	467	28,882	644	2,958	59,316	1,043	0	4,197	(398)
26,942	1,173	25,769	377	2,345	42,839	623	0	4,981	1,090
20,074	408	19,666	521	519	29,273	28	0	2,103	152
20,048	200	19,848	620	479	30,002	322	0	2,309	237
22,163	218	21,945	1,049	278	32,216	1,789	0	2,311	208
36,753	265	36,488	1,287	1,501	69,705	1,659	0	6,553	613
14,700	107	14,593	213	600	22,855	1,693	0	3,834	480
51,395	411	50,984	1,881	2,473	78,423	3,197	0	6,652	1,109
32,301	424	31,877	866	1,028	67,036	399	0	5,413	989
12,513	215	12,298	337	315	20,949	215	0	1,643	120
3,744	40	3,704	125	65	5,707	50	0	439	24
25,094	195	24,899	809	537	36,537	409	0	3,288	309
7,596	104	7,492	132	167	11,652	176	0	961	137
9,880	152	9,728	350	994	17,327	176	0	1,277	(88)
27,952	150	27,802	1,721	1,328	54,063	603	0	4,831	381
22,423	355	22,068	489	2,061	48,766	1,294	0	6,314	345
30,640	438	30,202	363	914	49,320	1,119	0	6,337	861
4,623	21	4,602	86	204	10,244	68	0	1,327	140
13,659	168	13,491	215	693	28,953	367	0	3,004	307
27,874	289	27,585	799	1,688	54,441	637	0	5,564	546

000 Omitted

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
RACINE	BANK OF ELMWOOD	RACINE	100,394	7,361	28,734	2,675
RACINE	FIRST WISCONSIN BANK OF RACINE	RACINE	95,730	9,035	20,960	2,100
RACINE	HERITAGE BANK AND TRUST	RACINE	351,031	22,857	70,583	23,400
RACINE	M&I BANK OF RACINE	RACINE	111,041	12,277	31,698	2,200
RACINE	MARINE BANK SOUTH, NA	RACINE	275,563	35,897	69,877	9,450
RANDOLPH	DAIRYMAN'S STATE BANK	COLUMBIA	61,963	856	33,747	0
RANDOM LAKE	STATE BANK OF RANDOM LAKE	SHEBOYGAN	25,384	2,379	6,955	1,168
REEDSBURG	FARMERS AND MERCHANTS BANK	SAUK	67,473	4,959	17,001	2,500
REEDSBURG	THE REEDSBURG BANK	SAUK	55,413	5,646	16,577	3,100
REEDSVILLE	VALLEY BANK OF REEDSVILLE	MANITOWOC	15,300	711	6,279	850
REESEVILLE	STATE BANK OF REESEVILLE	DODGE	16,838	1,027	6,068	625
RHINELANDER	M&I MERCHANTS BANK	ONEIDA	62,439	3,538	12,642	2,300
RHINELANDER	NORTHERN NATIONAL BANK	ONEIDA	20,402	1,417	4,921	500
RHINELANDER	VALLEY FIRST NATIONAL BANK	ONEIDA	62,507	2,855	20,762	6,325
RICE LAKE	DAIRY STATE BANK	BARRON	55,517	2,571	8,549	3,775
RICE LAKE	FIRST WI NAT BK OF RICE LAKE	BARRON	67,377	6,696	25,634	2,860
RICHFIELD	COLONIAL BANK-RICHFIELD	WASHINGTON	25,694	2,106	5,954	2,400
RICHLAND CENTER	FARMERS AND MERCHANTS BANK	RICHLAND	52,019	3,236	21,506	1,500
RICHLAND CENTER	RICHLAND COUNTY BANK	RICHLAND	56,511	3,487	28,586	2,228
RIDGELAND	FARMERS STATE BANK	DUNN	13,885	337	5,065	1,745
RIPON	M&I RIPON STATE BANK	FOND DU LA	58,485	4,032	11,993	5,300
RIPON	VALLEY FIRST NAT BK OF RIPON	FOND DU LA	32,822	2,534	6,064	1,495
RIVER FALLS	FIRST NAT BANK OF RIVER FALLS	PIERCE	78,296	2,999	26,299	0
RIVER FALLS	RIVER FALLS STATE BANK	PIERCE	34,846	1,601	12,344	1,225
ROBERTS	STATE BANK OF ROBERTS	ST CROIX	5,779	1,162	0	450
ROSENDALE	ROSENDALE STATE BANK	FOND DU LA	28,518	2,049	7,020	1,800
ROSHOLT	STATE BANK OF ROSHOLT	PORTAGE	23,617	5,083	5,319	410
ROTHSCHILD	RIVER VALLEY STATE BANK	MARATHON	41,564	4,786	4,577	5,090
RUDOLPH	FARMERS & MERCHANTS BANK	WOOD	17,796	919	7,978	600
SAUK CITY	VALLEY BANK, SAUK PRAIRIE	SAUK	61,223	2,332	14,297	4,500
SCHOFIELD	INTERCITY STATE BANK	MARATHON	38,784	2,796	16,154	0
SEYMOUR	MARINE BANK SEYMOUR, NA	OUTAGAMIE	52,236	7,533	14,259	300
SEYMOUR	VALLEY BANK OF SEYMOUR	OUTAGAMIE	31,031	939	10,278	4,560
SHARON	SHARON STATE BANK	WALWORTH	10,732	1,256	2,811	0
SHAWANO	CITIZENS STATE BANK	SHAWANO	100,958	7,216	47,642	4,620
SHAWANO	VALLEY BANK OF SHAWANO, NA	SHAWANO	115,089	5,492	30,368	3,300

GROSS LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
58,890	592	58,298	1,165	2,161	88,951	4,988	86	6,369	832
60,042	733	59,309	3,069	1,257	87,681	2,301	0	5,748	674
225,018	1,680	223,338	6,209	4,644	298,981	31,769	0	20,281	1,502
61,559	553	61,006	2,006	1,854	99,993	3,282	0	7,766	722
153,189	1,719	151,470	5,013	3,856	240,048	14,332	0	21,183	2,650
24,696	435	24,261	737	2,362	54,449	864	0	6,650	462
14,078	155	13,923	673	286	22,660	292	0	2,432	172
41,575	150	41,425	556	1,032	58,463	4,468	32	4,510	652
28,395	470	27,925	1,017	1,148	49,920	919	0	4,574	659
6,989	77	6,912	291	257	13,913	241	0	1,146	117
8,421	131	8,290	413	415	15,011	193	0	1,634	107
42,125	405	41,720	1,441	798	57,422	414	0	4,603	575
12,673	42	12,631	596	337	17,831	1,089	0	1,482	216
30,381	337	30,044	1,318	1,203	55,973	1,561	0	4,973	666
39,111	397	38,714	785	1,123	50,612	890	0	4,015	335
30,827	403	30,424	851	912	63,258	297	0	3,822	444
14,681	147	14,534	400	300	23,952	321	0	1,421	118
24,757	246	24,511	421	845	47,963	527	0	3,529	695
20,541	146	20,395	288	1,527	49,328	736	0	6,447	600
6,543	44	6,499	56	183	12,318	122	0	1,445	138
35,462	389	35,073	1,504	583	54,455	324	0	3,706	525
21,690	243	21,447	983	299	30,171	307	0	2,344	354
46,412	408	46,004	941	2,053	69,050	2,406	0	6,840	931
18,506	365	18,141	884	651	31,772	433	0	2,641	417
3,674	18	3,656	105	406	4,912	38	0	829	42
16,745	137	16,608	595	446	25,761	246	0	2,511	150
11,761	120	11,641	577	587	21,774	270	0	1,573	(190)
26,391	266	26,125	379	607	37,177	1,091	0	3,296	524
7,824	80	7,744	89	466	15,573	326	0	1,897	157
38,973	440	38,533	670	891	55,639	1,299	0	4,285	559
18,013	172	17,841	381	1,612	35,045	807	0	2,932	376
29,399	317	29,082	472	590	47,729	374	0	4,133	520
14,648	224	14,424	339	491	28,163	423	0	2,445	(111)
6,583	60	6,523	16	126	8,410	249	0	2,073	286
38,992	332	38,660	598	2,222	90,030	1,135	0	9,793	1,042
72,798	851	71,947	2,138	1,844	102,219	4,900	300	7,670	1,225

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CONDITION OF INDIVIDUAL WISCONSIN BANKS AS OF DECEMBER 31, 1986

000 Omitted

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
SHEBOYGAN	ASSOCIATED SHEBOYGAN BANK	SHEBOYGAN	30,131	1,774	6,786	630
SHEBOYGAN	FIRST INTERSTATE BANK OF WI	SHEBOYGAN	506,354	65,132	117,509	14,000
SHEBOYGAN	FIRST INTERSTATE TR CO OF WI	SHEBOYGAN	1,161	75	676	0
SHEBOYGAN	FIRST WI.NAT. BANK OF SHEBOYGA	SHEBOYGAN	294,119	23,850	51,167	16,000
SHEBOYGAN	FIRST WI.SO.WEST BANK OF SHEBO	SHEBOYGAN	67,849	6,151	20,977	2,150
SHELL LAKE	SHELL LAKE STATE BANK	WASHBURN	38,689	4,494	13,512	300
SHERWOOD	VALLEY BANK OF SHERWOOD	CALUMET	16,930	515	3,360	2,400
SHULLSBURG	FARMERS AND MERCHANTS BANK	LAFAYETTE	16,835	432	9,830	0
SLINGER	F & M BANK OF SLINGER	WASHINGTON	48,954	4,717	8,828	2,180
SOMERSET	BANK OF SOMERSET	ST CROIX	16,268	815	4,186	0
SOUTH MILWAUKEE	M&I HOME STATE BANK	MILWAUKEE	50,908	4,731	31,910	3,700
SOUTH WAYNE	BANK OF SOUTH WAYNE	LAFAYETTE	16,653	2,905	4,789	1,650
SPARTA	FIRST BANK OF SPARTA	MONROE	42,432	2,516	17,417	3,700
SPARTA	UNION NAT BANK & TRUST CO	MONROE	42,740	4,562	14,212	700
SPENCER	SPENCER STATE BANK	MARATHON	23,465	1,070	8,584	1,200
SPOONER	BANK OF SPOONER	WASHBURN	51,188	2,558	10,693	3,060
SPRING GREEN	BANK OF SPRING GREEN	SAUK	52,887	4,530	9,711	3,850
SPRING VALLEY	THE BANK OF SPRING VALLEY	PIERCE	30,813	1,045	12,774	1,200
ST CLOUD	STATE BANK OF ST CLOUD	FOND DU LA	13,237	803	3,436	209
ST CROIX FALLS	FIRST NAT BK OF ST CROIX FALLS	POLK	36,047	1,750	7,799	5,175
ST FRANCIS	ST FRANCIS STATE BANK	MILWAUKEE	34,151	2,978	3,000	3,000
STANLEY	FARMERS & MERCHANTS STATE BANK	CHIPPEWA	36,451	1,710	8,041	700
STETSONVILLE	FARMERS STATE BANK	TAYLOR	33,091	4,226	10,901	2,040
STEVENS POINT	CITIZENS NAT BK OF STEVENS PT	PORTAGE	106,502	21,378	26,396	2,350
STEVENS POINT	FIRST NAT BANK OF STEVENS PT	PORTAGE	140,828	20,362	32,118	10,200
STEVENS POINT	M&I BANK OF PARK RIDGE	PORTAGE	20,613	1,041	2,720	4,300
STOCKBRIDGE	STATE BANK OF STOCKBRIDGE	CALUMET	9,336	288	5,207	600
STODDARD	BANK OF STODDARD	VERNON	6,684	379	709	907
STOUGHTON	FIRST NAT BANK OF STOUGHTON	DANE	39,429	2,646	15,932	1,681
STOUGHTON	STOUGHTON STATE BANK	DANE	32,592	4,465	8,526	2,900
STRATFORD	STRATFORD STATE BANK	MARATHON	38,270	1,685	13,357	1,147
STURGEON BAY	BANK OF STURGEON BAY	DOOR	157,791	12,466	36,797	800
STURGEON BAY	FIRST NATIONAL BANK	DOOR	49,477	3,057	4,288	6,507
SULLIVAN	F & M BANK OF SULLIVAN	JEFFERSON	13,587	1,243	4,406	700
SUN PRAIRIE	BANK OF SUN PRAIRIE	DANE	88,793	12,490	9,206	11,300
SUN PRAIRIE	VALLEY BANK, SUN PRAIRIE	DANE	41,482	3,558	5,759	3,000

GROSS LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
19,378	117	19,261	1,215	465	27,583	636	0	1,912	166
293,503	3,384	290,119	7,612	11,982	397,232	72,404	0	36,718	4,349
0	0	0	0	410	0	562	0	599	384
197,820	2,861	194,959	3,598	4,545	223,662	54,009	0	16,448	3,273
37,543	486	37,057	483	1,031	60,895	2,743	0	4,211	727
19,294	340	18,954	246	1,183	33,444	784	0	4,461	574
10,252	122	10,130	342	183	15,502	267	0	1,161	157
6,130	174	5,956	170	447	14,343	324	0	2,168	285
31,047	346	30,701	1,329	1,199	42,976	2,350	0	3,628	450
10,698	26	10,672	269	326	14,620	346	0	1,302	224
9,607	125	9,482	184	901	46,943	326	0	3,639	793
7,035	15	7,020	10	279	13,771	211	0	2,671	322
17,987	105	17,882	297	620	37,287	1,309	0	3,836	287
22,444	200	22,244	363	659	38,157	957	0	3,626	472
12,066	212	11,854	288	469	20,799	346	0	2,320	92
33,798	905	32,893	791	1,193	48,029	390	0	2,769	191
33,523	384	33,139	766	891	47,597	649	100	4,541	534
14,813	142	14,671	240	883	27,001	171	0	3,641	(16)
8,639	145	8,494	121	174	11,611	358	0	1,268	132
20,686	240	20,446	408	469	33,058	509	0	2,480	199
24,270	220	24,050	799	324	30,468	992	500	2,191	266
25,302	629	24,673	318	1,009	33,037	569	30	2,815	(190)
15,192	233	14,959	325	640	29,396	240	0	3,455	374
54,348	761	53,587	1,431	1,360	93,811	3,744	0	8,947	(2,116)
75,138	700	74,438	1,974	1,736	127,492	1,058	0	12,278	1,746
12,347	155	12,192	201	159	18,931	245	0	1,437	183
3,048	44	3,004	44	193	8,098	152	0	1,086	83
4,361	58	4,303	59	327	6,126	66	0	492	22
17,942	146	17,796	758	616	35,161	993	0	3,275	323
16,106	89	16,017	76	608	29,450	412	0	2,730	652
20,730	189	20,541	199	1,341	34,139	579	0	3,552	430
102,263	956	101,307	3,785	2,636	139,372	5,734	856	11,829	1,723
33,790	371	33,419	1,218	988	45,582	379	0	3,516	344
7,086	84	7,002	38	198	12,339	197	0	1,051	88
54,145	454	53,691	637	1,469	75,303	764	0	12,726	1,081
27,978	314	27,664	470	1,031	37,614	1,118	75	2,675	347

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CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
SUPERIOR	COMMUNITY BANK AND TRUST CO	DOUGLAS	23,363	991	3,480	3,255
SUPERIOR	M&I FIRST NAT BANK OF SUPERIOR	DOUGLAS	85,688	3,798	30,386	2,300
SUPERIOR	MONYCOR BANK OF SUPERIOR	DOUGLAS	26,136	745	6,486	2,685
SUPERIOR	NATIONAL BANK OF COMMERCE	DOUGLAS	126,057	12,442	25,029	2,800
SUPERIOR	SUPERIOR NATIONAL BANK	DOUGLAS	11,507	815	6,042	475
THERESA	THERESA STATE BANK	DODGE	13,202	948	5,139	900
THIENSVILLE	COLONIAL BANK	OZAUKEE	82,473	7,034	16,770	1,470
THORP	PEOPLES EXCHANGE BANK	CLARK	39,812	1,540	15,917	2,875
THREE LAKES	THE PEOPLES STATE BANK	ONEIDA	18,638	1,697	3,182	600
TIGERTON	FIRST NAT BANK IN TIGERTON	SHAWANO	9,847	1,840	223	1,180
TOMAH	FARMERS & MERCHANTS BANK	MONROE	67,796	6,134	27,516	6,700
TOMAH	FIRST BANK OF TOMAH	MONROE	31,775	3,500	7,069	2,400
TOMAHAWK	BRADLEY BANK	LINCOLN	31,493	2,180	5,128	1,925
TREMPEALEAU	CITIZENS STATE BANK	TREMPEALEA	10,342	776	4,320	500
TURTLE LAKE	BANK OF TURTLE LAKE	BARRON	28,479	965	7,710	1,950
TWO RIVERS	FIRST WI BANK OF TWO RIVERS	MANITOWOC	63,354	6,091	21,307	1,350
UNION GROVE	COMMUNITY STATE BANK	RACINE	52,943	5,042	12,477	1,888
VALDERS	VALDERS STATE BANK	MANITOWOC	23,840	1,172	8,080	1,050
VERONA	BANK OF VERONA	DANE	41,631	3,291	15,990	352
VIOLA	FARMERS STATE BANK	RICHLAND	9,485	583	3,085	1,600
VIROQUA	FIRST NAT BANK IN VIROQUA	VERNON	29,970	1,673	10,484	1,300
VIROQUA	THE STATE BANK OF VIROQUA	VERNON	44,118	2,436	7,255	5,800
WABENO	STATE BANK OF WABENO	FOREST	13,843	724	2,889	600
WALDO	WALDO STATE BANK	SHEBOYGAN	10,890	881	4,292	400
WALWORTH	WALWORTH STATE BANK	WALWORTH	53,222	3,651	16,710	0
WASHBURN	FIRST AMER BK OF APOSTLE ISLS.	BAYFIELD	30,597	3,181	7,044	1,200
WATERFORD	WATERFORD STATE BANK	RACINE	27,883	1,484	9,353	1,700
WATERLOO	FARMERS & MERCHANTS STATE BANK	JEFFERSON	54,850	2,563	17,974	1,550
WATERTOWN	M&I BANK OF WATERTOWN	JEFFERSON	58,176	4,380	17,938	2,500
WATERTOWN	VALLEY BANK OF WATERTOWN, NA	JEFFERSON	33,495	2,593	4,899	2,975
WAUKESHA	FIRST WI BANK OF WAUKESHA	WAUKESHA	46,695	2,575	8,279	1,200
WAUKESHA	INDEPENDENCE TRUST COMPANY	WAUKESHA	355	55	300	0
WAUKESHA	WAUKESHA STATE BANK	WAUKESHA	189,302	16,090	29,584	10,600
WAUMANDEE	WAUMANDEE STATE BANK	BUFFALO	15,134	1,387	5,108	1,075
WAUNAKEE	BANK OF WAUNAKEE	DANE	25,407	3,982	6,059	799
WAUNAKEE	FIRST WI BANK OF WAUNAKEE	DANE	26,528	2,605	10,300	900

GROSS LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
15,265	313	14,952	301	384	21,316	274	0	1,773	167
47,773	440	47,333	429	1,442	72,430	7,051	120	6,087	722
15,500	185	15,315	651	254	22,671	1,393	0	2,072	349
82,839	675	82,164	1,972	1,650	107,198	8,990	0	9,869	1,355
3,988	269	3,719	92	364	9,252	89	0	2,166	221
5,910	56	5,854	95	266	11,446	307	0	1,449	194
54,271	501	53,770	1,583	1,846	74,816	2,166	34	5,457	503
18,182	208	17,974	422	1,084	35,974	687	0	3,151	265
12,666	83	12,583	234	342	17,063	138	0	1,437	266
6,291	60	6,231	133	240	8,894	168	0	785	53
25,775	227	25,548	797	1,101	62,157	697	0	4,942	649
18,110	214	17,896	199	711	28,395	742	0	2,638	267
21,584	217	21,367	366	527	29,104	163	0	2,226	218
4,550	304	4,246	116	384	9,434	103	0	805	(236)
17,321	262	17,059	110	685	26,472	136	0	1,871	1
33,085	417	32,668	1,155	783	59,020	510	0	3,824	631
31,250	285	30,965	851	1,720	47,665	1,395	0	3,883	517
13,124	100	13,024	77	437	20,611	455	0	2,774	375
21,362	291	21,071	228	699	37,021	391	0	4,219	552
4,097	101	3,996	46	175	8,670	84	0	731	(49)
15,587	285	15,302	314	897	26,561	432	0	2,977	348
27,563	248	27,315	554	758	39,289	345	0	4,484	483
9,305	113	9,192	153	285	12,810	169	10	854	15
5,129	25	5,104	98	115	9,070	163	0	1,657	148
30,151	294	29,857	792	2,212	46,581	1,506	0	5,135	788
18,129	352	17,777	620	775	27,091	915	0	2,591	42
14,355	37	14,318	565	463	24,411	649	0	2,823	348
31,034	540	30,494	1,301	968	48,784	577	0	5,489	631
31,856	464	31,392	1,095	871	53,308	515	0	4,353	385
21,650	240	21,410	1,184	434	29,781	1,467	0	2,247	286
33,309	391	32,918	1,075	648	43,118	679	0	2,898	467
0	0	0	0	0	0	0	0	355	0
128,759	919	127,840	3,445	1,743	166,009	6,811	0	16,482	2,234
7,368	95	7,273	100	191	13,308	278	0	1,548	223
13,944	178	13,766	462	339	22,727	448	0	2,232	230
11,826	144	11,682	670	371	24,734	236	0	1,558	208

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CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
WAUPACA	FIRST NAT BANK OF WAUPACA	WAUPACA	45,512	2,796	5,990	2,100
WAUPACA	THE FARMERS STATE BANK	WAUPACA	52,620	1,911	23,793	3,125
WAUPUN	FIRST INTERSTATE BANK OF WI	FOND DU LA	50,250	6,976	12,354	500
WAUPUN	THE NATIONAL BANK OF WAUPUN	FOND DU LA	45,831	1,933	12,377	1,100
WAUSAU	CENTRAL NATIONAL BK OF WAUSAU	MARATHON	22,030	1,436	2,799	1,795
WAUSAU	CITIZENS BANK & TRUST	MARATHON	63,252	9,896	10,441	5,100
WAUSAU	FIRST AMER NAT BANK OF WAUSAU	MARATHON	286,197	21,112	62,148	1,180
WAUSAU	FIRST WI NAT BANK OF WAUSAU	MARATHON	63,517	5,555	19,559	2,650
WAUSAU	PEOPLES STATE BANK	MARATHON	81,922	4,207	30,977	1,655
WAUSAU	WISCONSIN VALLEY TRUST COMPANY	MARATHON	1,097	38	722	0
WAUTOMA	UNION STATE BANK	WAUSHARA	73,297	6,321	16,084	3,100
WAUWATOSA	FIRST WI BANK OF MAYFAIR	MILWAUKEE	108,229	10,066	38,376	3,400
WAUWATOSA	M&I WAUWATOSA STATE BANK	MILWAUKEE	197,394	16,370	106,837	18,000
WEST ALLIS	CENTRAL BANK	MILWAUKEE	51,532	4,774	25,129	6,015
WEST ALLIS	TRI CITY NAT BK OF WEST ALLIS	MILWAUKEE	36,268	2,408	11,187	0
WEST BEND	M&I FIRST NATIONAL BANK	WASHINGTON	170,682	14,029	62,420	16,000
WEST BEND	WEST BEND MARINE BANK	WASHINGTON	86,062	7,575	21,114	500
WEST SALEM	UNION STATE BANK OF WEST SALEM	LA CROSSE	17,339	2,074	2,796	1,545
WESTBY	WESTBY-COON VALLEY STATE BANK	VERNON	44,998	1,926	18,057	350
WESTFIELD	M&I BANK OF WESTFIELD	MARQUETTE	22,642	1,112	6,076	600
WEYAUWEGA	VALLEY BANK OF WEYAUWEGA	WAUPACA	32,541	1,420	6,253	3,900
WHITEHALL	JOHN O. MELBY & CO. BANK	TREMPEALEA	29,948	1,362	13,898	500
WHITEWATER	COMMERCIAL BANK	WALWORTH	42,898	2,694	18,287	1,750
WHITEWATER	FIRST CITIZENS STATE BANK	WALWORTH	56,551	4,646	7,436	4,300
WINTER	CHIPPEWA VALLEY BANK	SAWYER	15,348	555	3,993	0
WISCONSIN DELLS	BANK OF WISCONSIN DELLS	COLUMBIA	73,420	3,383	12,529	4,600
WISCONSIN RAPIDS	COMMUNITY STATE BANK	WOOD	32,369	1,940	13,825	859
WISCONSIN RAPIDS	FIRST NAT BANK OF WI RAPIDS	WOOD	136,284	5,251	68,172	5,700
WISCONSIN RAPIDS	WOOD COUNTY NATIONAL BANK	WOOD	128,849	8,154	35,010	7,000
WITHEE	STATE BANK OF WITHEE	CLARK	14,380	4,500	3,853	131
WITTENBERG	CITIZENS STATE BANK	SHAWANO	50,802	1,531	23,729	0
WONEWOC	STATE BANK OF WONEWOC	JUNEAU	18,569	575	11,024	0
WOODFORD	WOODFORD STATE BANK	LAFAYETTE	16,185	1,414	7,723	300
WOODRUFF	LAKELAND STATE BANK	ONEIDA	67,659	3,794	21,013	0
WOODRUFF	VALLEY NATIONAL BANK	ONEIDA	15,638	1,143	2,291	2,585
WOODVILLE	CITIZENS STATE BANK	ST CROIX	18,684	1,483	5,523	400

GROSS LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
33,638	143	33,495	567	564	41,765	697	0	3,050	524
22,054	225	21,829	543	1,419	46,373	1,466	0	4,781	642
29,740	344	29,396	356	668	45,283	626	0	4,341	514
29,185	190	28,995	732	694	40,101	909	0	4,821	572
15,490	93	15,397	188	415	20,103	226	0	1,701	212
35,471	822	34,649	1,057	2,109	56,061	1,884	0	5,307	372
182,710	1,623	181,087	9,348	11,322	240,050	27,941	0	18,206	3,357
34,515	434	34,081	1,232	440	57,349	2,707	0	3,461	337
42,773	411	42,362	732	1,989	72,843	1,977	0	7,102	1,274
0	0	0	72	265	0	184	0	913	180
45,738	370	45,368	1,285	1,139	65,987	1,022	0	6,288	792
53,876	678	53,198	912	2,277	100,635	1,088	0	6,506	1,423
50,942	642	50,300	2,447	3,440	180,919	1,472	0	15,003	2,526
14,018	164	13,854	747	1,013	47,600	290	0	3,642	549
21,568	197	21,371	827	475	28,100	5,485	0	2,683	583
74,461	743	73,718	2,021	2,494	147,622	9,564	0	13,496	3,088
55,311	522	54,789	880	1,204	77,755	2,035	0	6,272	963
10,515	92	10,423	252	249	15,476	268	0	1,595	116
23,507	235	23,272	455	938	38,588	498	0	5,912	431
14,366	183	14,183	158	513	20,762	157	0	1,723	216
20,231	214	20,017	365	586	29,722	401	0	2,418	333
13,390	122	13,268	229	691	26,237	584	0	3,127	248
19,154	170	18,984	560	623	39,186	714	0	2,998	374
38,785	611	38,174	500	1,495	51,121	992	110	4,328	579
10,416	100	10,316	107	377	13,679	330	0	1,339	243
50,790	515	50,275	1,223	1,410	65,724	1,443	0	6,253	823
14,734	179	14,555	634	556	28,866	641	0	2,862	450
54,261	443	53,818	971	2,372	123,705	1,937	0	10,642	967
76,181	1,060	75,121	1,034	2,530	108,807	8,079	0	11,963	2,175
5,644	207	5,437	108	351	13,316	158	0	906	(68)
23,890	163	23,727	734	1,061	44,348	1,455	0	4,999	539
6,495	56	6,439	95	436	16,099	240	0	2,230	201
6,229	60	6,169	357	222	15,080	131	0	974	188
39,660	494	39,166	2,254	1,432	60,570	2,058	0	5,031	523
8,901	105	8,796	617	206	12,662	1,918	0	1,058	2
10,431	180	10,251	275	752	17,166	131	0	1,387	33

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NDITION OF INDIVIDUAL WISCONSIN BANKS AS OF DECEMBER 31, 1986

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CONSUMER CREDIT DIVISION

PUBLIC INFORMATION

Staff members have continued the public information program of the Wisconsin Consumer Act with appearances before various groups. Representatives of this Office appear before merchant groups who are interested in the procedures necessary to comply with the Act, as well as consumer protections provided by the Act.

Brochures, available free of charge from the Office of Commissioner of Banking, include:

The Wisconsin Consumer Act, which outlines the main provisions of the Act.

Shopping For Your Money explains the use of credit disclosure terms in comparing various credit plans.

Finance Charges Permitted Under the Wisconsin Consumer Act compares the maximum finance charge rates which different credit grantors are allowed to use.

The Rule of 78's explains the calculation of the rebate of unearned finance charges to a customer who prepays a precomputed consumer credit transaction.

Collection Calls - Consumer Tips - Prohibited Practices outlines the collection practices prohibited by the Act and provides the consumer with some points to remember when discussing a debt with a creditor or collection agency.

FORMS REVIEW

Implementation of the Wisconsin Consumer Act requires forms revision for every merchant extending credit in Wisconsin. In order to assist the industries involved in designing forms which comply with the Act, the agency has reviewed disclosure statements, promissory notes, retail installment contracts, guarantees and other forms used in consumer credit transactions to assure compliance with the Act and standardization of disclosures. Standardization should promote greater familiarity among consumers with more common provisions and result in contracts which are more comprehensive.

Many of the banks, loan companies, trade associations and individual retailers who have submitted forms during previous years continue to revise or supplement their current programs with additional or modified forms.

During this reporting period, 8 banks, 1 savings and loan association, 2 finance companies and 45 other businesses submitted forms for the first time. A total of 985 businesses and trade associations have submitted forms for approval since the Wisconsin Consumer Act became effective.

NOTIFICATION AND FEES

Chapter 426, Subchapter II, of the Wisconsin Statutes, requires all merchants who assess finance charges in excess of 12% per annum or 6% per $100 add-on to file a notification with the Office and in certain cases to pay a fee. During this reporting period the notification form was mailed to approximately 2,300 lending institutions, motor vehicle sales finance companies, and retail sellers of goods and services. Fees collected, amounting to $376,112.66 during this reporting period, are used to defray the costs of the administration of the Act (90%) and the balance remitted to the State of Wisconsin General Fund (10%).

ENFORCEMENT PROCEDURES

The following is a summary of cases initiated or settled, as well as those pending, at the close of this reporting period. Litigation involving the Wisconsin Consumer Act is conducted in conjunction with the Wisconsin Department of Justice, Office of Consumer Protection.

COMPLETED CASES

State v. Mark R. Weider, d/b/a Midwest Marketing Service.
On November 5, 1986, the State obtained a consent judgment against Mark R. Weider, who operates Midwest Marketing Service, Portage, a magazine sale business. The firm sells magazine subscriptions door-to-door. The consent judgment enjoins the defendant from violating Chapter 423 of the Wisconsin Consumer Act by failing to provide customers proper notices of their right to cancel such transactions. It also requires the defendant to provide refunds within 10 days of cancellation by the customer pursuant to § 423.204(1), Stats. It further states that all customer order forms to be used by the defendant shall first be approved by this office. The consent judgment requires Weider to pay $1,150 in civil forfeitures and penalties.

In the Matter of International Collection Service, Inc. and David Helgesen.
Action was commenced by this office to suspend or revoke the Respondent collection agency license and the solicitor/collector license of Respondent David Helgesen. The action was taken following the investigation of complaints that the Respondents had made various misrepresentations in the solicitation of the collection agency service. Alleged misrepresentations included that personal contacts would be made with debtors, representing to various clients that bankrupt accounts and accounts over 6 years old could be collected and that Respondent failed to accurately represent or misrepresented the cost of their collection service. The Respondents stipulated to a Special Order which was entered by Commissioner Galecki on January 29, 1986. Under the terms of the Special Order, the Respondent collection agency's license to operate was suspended from January 26, 1986 through February 1, 1986, a period of 7 days. Respondent David Helgesen was suspended as a collector/solicitor from February 13, 1986 through April 13, 1986, a period of 2 months.

The Respondents were ordered to make only those representations, both written and oral, which comply with Wisconsin Statutes and administrative rules and in particular not make representations which would violate § 218.04 or Bkg Ch. 74 of the Administrative Code. The Order further required the collection agency to mail all its clients in the State of Wisconsin who purchased its collection service during the period from July 1, 1984 until October 31, 1985, a letter approved by this office explaining its collection service guarantee. The Respondents were ordered to pay $1,000 in civil investigative fees.

PENDING CASES

State v. Dellona Enterprises, Inc., Resort Development International, Inc., d/b/a Christmas Mountain Village and Kenn R. Kein.
The State filed an action charging the defendants with various violations in the sale of timeshare and campground memberships. Among the claims for relief are the following allegations of unconscionable practices: creating a false sense of urgency to purchase on the customer's first visit; utilizing a contract of adhesion which, except for price, was non-negotiable; failing to provide customers with a reasonable opportunity to read and review written documents relating to the transactions; utilizing high-pressure selling tactics; conducting selling sessions which last several hours in duration; prohibiting customers from removing contractural documents from the sales office for examination by or consultation with an attorney or advisor; securing oral agreements to purchase prior to providing written documents to customers; requiring customers to review documents in the presence of an attorney employed by the Defendants who provides customers with legal advice.

The State is seeking an injunction, restitution for consumers, fines and civil forfeitures.

State v. Rubidell Recreation, Inc., d/b/a River Bend Resort, Richard A. Howarth, Jr., and John J. Pilger.
This action was filed in Dane County Circuit Court alleging the use of deceptive, unfair, misleading and unconscionable sales practices in the sale of membership campground interests in violation of Wisconsin Consumer Act § 425.107, Wis. Stats., and § 100.18, Wis. Stats. A temporary injunction was issued by Dane County Circuit Judge P. Charles Jones against the Defendants from violating the State's deceptive advertising laws in connection with their sales. Specific prohibitions set forth in the injunction include misrepresenting that the number of memberships are limited or a financial investment and that dues or other payments are tax deductible as certain sales incentives.

Hicks, et al v. Colortyme TV Rental, a/k/a ABC TV & Stereo Rental, Inc.
The State joined in this class action which was commenced in Milwaukee County. The suit alleges that the defendant, in leasing televisions and other appliances with an option to purchase, violated the Wisconsin Consumer Act in the following manner: 1) by lease agreement failed to include the Notice to Customer as required by § 422.303, Wis. Stats.; 2) the contract authorized the lessor to

enter the customer's dwelling immediately upon default and take possession of the leased goods in violation of § 422.419, Wis. Stats.; 3) the lease contracts contained blank spaces in violation of § 422.304, Wis. Stats.; and 4) the lessor assessed a finance charge which exceeded the rate permitted by § 422.201, Wis. Stats.

The complaint seeks injunctive relief and damages for violations of the Act.

State v. General Solar Company, Inc., et al.
This action was commenced in Racine County against a seller of solar heating equipment. The complaint alleges that the defendants engaged in the following practices in violation of the Wisconsin Consumer Act: 1) including balloon payments in the payment schedule in violation of § 422.402, Stats.; 2) failure to properly disclose the finance charge and annual percentage rate in violation of § 422.301, Stats.; 3) failure to disclose the total sale price or to include an itemization of the amount financed in violation of § 422.301, Stats.; 4) contracting to limit the customer's right to assert claims and defenses against a third party in violation of § 422.407, Stats.; and 5) contracting for the customer's liability for attorney fees in violation of § 422.411, Stats. The complaint also alleges violation of § 100.18, Wis. Stats., and Chapters Ag 110, 121 and 127, Wis. Admin. Code.

The complaint seeks injunctive relief and civil forfeitures.

State v. Holiday Parks of America, Inc., Trails End Resorts, et al.
This action was filed in Juneau County Circuit Court against five out-of-state corporations and a Wisconsin business. The suit alleges that the companies used deceptive, unfair and misleading sales tactics to sell right-to-camp memberships to Arrowhead Campground in violation of § 100.18, Wis. Stats. It further alleges that the defendants engaged in unconscionable practices in violation of § 425.107, Wis. Stats., for reasons, including, creating a false sense of urgency to purchase at the customer's first visit, utilizing a contract of adhesion, failing to provide the customers prior to purchase with a reasonable opportunity to read and review written documents relating to the transaction, and utilizing high pressure selling tactics.

The complaint seeks injunctive relief, as well as forfeitures, penalties and restitution.

SUMMARY OF COMPLAINTS RECEIVED BY BUSINESS CATEGORY

January 1, 1986 - December 31, 1986

CONSUMER ACT COMPLAINTS

Appliances, TV & Stereo - 15

Banks - 23

Building & Home Improv. - 5

Buyers Clubs - 28

Collection Agencies - 15

Co-ops - 3

Credit Card Issuers - 48

Education/Correspondence Schools - 10

Fuel Oil Companies - 5

Health Studio - 3

Heating, Plumbing & Air Cond. - 1

Home Furnishing & Furniture - 9

Hospital or Health Care Facilities - 4

Loan Companies - 74

Magazine Subscription Plans - 11

Motor Vehicle Dealers - 16

Photograph Plans - 7

Record or Book Clubs - 3

Retail (General) - 28

Sales Finance Companies - 13

Miscellaneous - 30

TOTAL - 353

NON-CONSUMER ACT COMPLAINTS**

Banks - 70

Collection Agencies - 97

Credit Card Issuers - 2

Loan Companies - 3

Magazine Subscription Plan - 1

Motor Vehicle Dealers - 3

Record or Book Clubs - 1

Retail (General) - 1

Miscellaneous - 6

TOTAL - 184

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*All written complaints closed during the reporting period.
**All written complaints not involving a consumer transaction.

CONSUMER ACT COMPLAINTS - VIOLATION SUMMARY

Charges & Rebates
Accounting Error - 16
Additional Charges, Improper - 9
Delinquency Charges, Excessive - 4
Finance Charge, Excessive - 14
Finance Charge, Rebate - 16

Collection Practices
Character or Reputation, Adverse Comment - 1
Criminal Prosecution, Threat of - 1
Discussed Account with Third Party - 10
False Information, disclosure of - 2
Fictitious Rights, Threat to Enforce - 11
Harassment - 26
Identity of Debtor Disputed - 3
Obscene or Threatening Language - 1
On-the-Job Contact - 5

Consumer Approval Transactions
Cancellation, Refusal to Honor - 22
Downpayment, Not Refunded - 11
Notice, Not Provided - 5

Credit & Property Insurance
No Policy Issued - 1
Disclosure Violation - 1
Insurance - 4
Rebate Improper - 1

Documents Not Provided
Contract - 5
Disclosure Statement - 1

Form Requirements
Failure to Provide Record of Charges and/or Credits - 3
No Signed Agreement for Open-end Credit - 14

Prohibited Practices
Failure to Return Documents - 2
Notice of Assignment Improper - 1
Open-end Credit, Change in Terms - 2
Unfair Company Policy or Practice - 31
Verbal Misrepresentation - 12

Remedies
Acceleration or Demand for Collateral, Customer Not in Default, No Notice of Default - 4
Miscellaneous Statute - 8
Setoff - 1

Credit Disclosures
APR or Finance Charge Missing - 1
Inaccurate Credit Report - 2
Other Disclosures Missing - 5
Other Disclosures, Inaccurate - 1

Miscellaneous Violations
Advertising, Deceptive or Missing Credit Terms - 16
Billing Error - 37
Discrimination, Sex or Marital Status - 5
Electronic Fund Transfer-Transfer Error - 2
Miscellaneous - 34

TOTAL - 350

This table summarizes the practices most frequently cited in complaints which were closed during the reporting period. An individual complaint may allege more than one violation. Several of the categories referred to in the table are further explained in the following text.

Prohibited Collection Practices: Complainant referred to collection activity prohibited by § 427.104, Wis. Stats.

Consumer Approval Transaction, Cancellation, Refusal to Honor: Customer cancels transactions made away from merchant's regular place of business within three business days as required by § 423.304, Wis. Stats.

Credit and Property Insurance, Purchase Required, Credit Insurance: Customer allegedly required to purchase credit insurance to obtain loan in violation of § 422.202, Wis. Stats., making such an insurance purchase optional.

No Signed Agreement For Open End Credit: Complainant allegedly obligated under terms of an open-end credit agreement which was never signed in violation of § 422.305, Wis. Stats., and s. Bkg 80.351, Wis. Admin. Code, which requires a customer's signature to obligate the party under the terms of such plan.

NON-CONSUMER ACT COMPLAINTS - VIOLATION SUMMARY

Charges & Rebates

Accounting Error - 8
Additional Charges, Improper - 1
Charge, Excessive - 2
Finance Charge, Rebate - 1

Collection Practices

Civil Suit, False threat of - 2
Discussed Account with Third Party - 4
Disputed Debt, Disclosure of - 2
Fictitious Rights, Threat to Enforce - 24
Harassment - 32
Identity of Debtor Disputed - 6
Obscene or Threatening Language - 1
On-the-Job Contact - 3
Character or Reputation,
  Adverse Comment - 1
False Information, Disclosure of - 2

Consumer Approval Transactions

Cancellation, Refusal to Honor - 1

Credit & Property Insurance

Rebate Improper - 1

Credit Disclosures

Inaccurate Credit Report - 2

Documents Not Provided

Contract - 1

Form Requirements

Failure to Provide Record
Finance of Charges
  and/or Credits - 2

Prohibited Practices

Unfair Company Policy
  or Practice - 19
Verbal Misrepresentation - 14

Remedies

Miscellaneous Statute - 4

Miscellaneous Violations

Billing Error - 1
Checking Acct Procedures - 19
Savings Acct Procedures - 14
Miscellaneous - 12

TOTAL - 179

This table summarizes the practices most frequently cited in complaints which were closed during the reporting period. An individual complaint may allege more than one violation. Several of the categories referred to above are further explained in the following text.

Oppressive and Deceptive Collection Practices: Generally, any collection practice which would be prohibited by § 427.104, Wis. Stats., or s. Bkg 74.14, Wis. Admin. Code, were it to occur in conjunction with the collection of a credit transaction.

Disputed Debt: Customer disputes the values of goods/services actually received as reflected on the account.

Identity of Debtor Disputed: Customer denies any contractual relationship with the merchant.

SUMMARY OF RESOLUTIONS

Consumer Act Complaints

Refunds/Credits - 5,447
($289,166.06)

Assurances - 39

Consent Judgments - 1

Contract Cancelled - 12

Contract or Form Revised - 8

Customer Unresponsive - 3

Mediation Adjustment
(No violation) - 5

Mediation (No adjustment,
no violation) - 30

Merchant Out of Business - 2
Merchant Unresponsive - 5

No Consumer Credit
Violation Indicated - 31

Workout Agreement - 27

Recorded for Future Reference - 82

Miscellaneous (including such things as
Contract, Form Modified, Letter of
Apology, Collection Agency
Discontinued) - 6

Non-Consumer Act Complaints

Refunds/Credits - 20
($8,257.23)

Assurances - 5

Customer Unresponsive - 5

Mediation Adjustment
(No Violation) - 11

Mediation Adjustment
(No adjustment,
no violation)-21

No Consumer Credit
Violation indicated - 32

Workout Agreement - 14

Recorded for Future
Reference - 60
Miscellaneous (including
such things as Account
Returned, Error
Corrected) - 11

This summary includes cases initiated by written complaints from individual consumers received by this Office and the examination of individual accounts by the Division of Consumer Credit.

Refunds and Credits: Includes $271,397.61 on 5,349 accounts recovered as a result of the regular examination of the consumer credit/non-consumer credit transactions entered into by banks, licensed lenders and firms holding motor vehicle sales finance licenses by the Division of Consumer Credit, together with $17,768.45 in refunds/credits made as a result of 98 complaint investigations. In several instances a single complaint by many customers leads to refunds from the merchant involved.

Assurances: Includes letters from merchants agreeing to comply with specific provisions of the Wisconsin Consumer Act, as well as formal assurances prepared by the Division of Consumer Credit asking merchants to sign assurance documents following the adoption of particular business practices, that are in compliance with the Act. Merchants have given their assurances to refrain from contacting the customer's employer in their collection efforts, to use contract forms which have been approved by this Office, to furnish statements of accounts upon request, to refrain from peaceful repossession prior to judgment, to discontinue unauthorized charges, to provide required notice of the customer's right-to-cancel, and to counsel employees regarding prohibited practices. A single assurance may refer to a number of prohibited practices and may resolve more than one complaint.

WISCONSIN EXEMPTION FROM FEDERAL CREDIT PRACTICES RULES

This office was successful in obtaining an exemption for Wisconsin from the Credit Practices Rules of the Federal Reserve Board and the Federal Trade Commission. The Rules state that it is unfair for a bank or creditor, as applicable, in a transaction subject to the rule to include in a contract a provision constituting a confession of judgment or similar waiver; a waiver of exemptions; an assignment of wages (with certain exceptions) or a non-purchase money security interest in certain types of household goods. The Rule also states that it is deceptive to misrepresent a co-signer's liability or not to disclose it. It is also considered an unfair trade practice to assess multiple late fees when the only delinquency is a failure to pay a previously assessed late fee.

The state was granted an exemption for transactions of $25,000 or less covered by the Wisconsin Consumer Act. It was concluded the Act as presently structured provided a level of protection at least as great as that provided by the Rules.

CREDIT CARDS PROTECTION

The office, in conjunction with the Department of Justice, issued a consumer alert in September, 1986 in response to inquiries received from Marshall Field's credit card customers who had received an "Anti-Fraud Security Notice" from Credit Card Service Bureau of Springfield, Virginia. Customers who received their cards were requested to check and return a detachable security form to the Virginia firm. If they signed the form they would be enrolled and protected "free for one month" against the loss or theft of their cards.

What the company failed to clearly disclose was that a $12 annual fee would be charged against their Marshall Field's credit card immediately.

Commissioner Galecki questioned the value of such a service when liability of a cardholder who reports the loss or theft immediately is limited up to a maximum of $50 per card.

LICENSES AND EXAMINATIONS

The office, through the Division of Consumer Credit, issues licenses to loan companies, sales finance companies, insurance premium finance companies, adjustment service companies, collection agencies, currency exchanges, and sellers of checks. Also, the Wisconsin Department of Transportation and this office jointly issue licenses to motor vehicle, motorcycle, and mobile home dealerships. The above licensed businesses and state banks are subject to examination by Division examiners on a routine basis.

WISCONSIN CONSUMER ACT

The Wisconsin Consumer Act is primarily administered through the Division of Consumer Credit. In addition to the actions referred to earlier to achieve compliance, the Division examinations of financial institutions licensed by the office include a review of finance transactions to insure compliance. The Act requires all merchants entering into or acquiring consumer credit transactions in which a finance charge is assessed at a rate in excess of $6 per $100 per year (pre-compute) or 12% per annum simple interest to file notification with this office. Where the total volume of amounts financed exceed $10,000, the merchant is obligated to pay a graduated fee. This fee is to be used for the administration of the Act. These notifications are processed by Division staff. In 1986 there were 1,115 merchants who were obligated to pay fees. These represent approximately one third of the total number of notifications processed. Total fees collected during the calendar year 1986 amounted to $313,053.

LOAN COMPANIES

In 1986, loan company licenses under § 138.09, Wis. Stats., were issued to 240 offices, owned by 43 different companies. The 1986 annual reports filed by these companies disclosed they made 231,540 loans, for a total of $428,911,805.

COLLECTION AGENCIES

There were 147 collection agencies licensed under § 218.04, Wis. Stats., during 1986. The 1986 annual reports filed by these agencies disclosed they collected $449,845,907.44. A small number of these have their home offices outside Wisconsin. The reported volume of collections may,as a result, include some that were made in other States. Although it is not mandated by law, attempts are made to exam collection agencies on a yearly basis. As a result of failure to remit monies collected, this office took over for liquidation Consolidated Collection Bureau, Inc., March 12, 1985. The final order in the liquidation process was obtained from the court August 12, 1986, and funds were subsequently remitted to all claimants for 100% of their claim.

SALES FINANCE COMPANIES

In 1986, sales finance company licenses under § 218.01, Wis. Stats., were issued to 264 banks and to 194 other offices. These 194 offices were owned by 81 different companies. The above figures do not include the motor vehicle and mobile home dealerships who are also licensed under § 218.01, Wis. Stats., and as such authorized to carry finance contracts. The banks and sales finance companies licensed under § 218.01 purchased the following volumes of retail installment sales contracts during the 12-month period ending October 31, 1986: 141,678 new motor vehicle contracts, totaling $1,352,879,882.57; 618 new mobile home contracts, totaling $9,453,066.37; 25,745 used motor vehicle contracts, totaling $189,897,495.31; and, 194 used mobile home contracts, totaling $1,864,185.00.

INSURANCE PREMIUM FINANCE COMPANIES

In 1986, there were 16 insurance premium finance companies licensed under § 138.12, Wis. Stats. They purchased 12,130 insurance premium finance agreements during 1986, totaling $59,585,004.60.

ADJUSTMENT SERVICE COMPANIES

Adjustment service companies are licensed under § 218.02, Wis. Stats., to provide assistance to individuals with large debts. They make arrangements with creditors so that the debtors can make payments that correspond to the debtor's ability to pay. In 1986, 12 such companies were licensed. The 1986 annual reports filed by the adjustment service companies disclosed they handled debtors' funds, totaling $5,561,483.25. Although it is not mandated by law, attempts are made to exam adjustment service companies on a yearly basis.

COMMUNITY CURRENCY EXCHANGES

The 14 currency exchanges licensed under § 218.05, Wis. Stats., were operated by six different companies. These licensees provided check cashing services, sell money orders and bus passes, as well as provide a location at which utility bill payments can be made. In 1986, these companies cashed 197,590 checks for a total amount of $22,997,121.

SELLER OF CHECKS

Twenty-three companies were licensed during 1986 as Seller of Checks under Chapter 217, Wis. Stats. With the exception of 9, all the companies are located outside Wisconsin. Through agents located within Wisconsin, the companies market money orders and traveler's checks. The 1986 annual reports filed by these companies disclosed that they sold 13,153,171 checks to Wisconsin, totaling $879,427,813.

DIVISION OF CONSUMER CREDIT
REPORT FOR 1986 LICENSING YEAR

NUMBER OF LICENSEES		TYPE OF LICENSEE	NO. OF ACCOUNTS CHECKED	NUMBER OF IRREGULARITIES	AMOUNT OF REFUND
ISSUED	EXAMINED				
240	99	Section 138.09, Precomputed Loan law	46,303	929	$ 80,141.75
---	99	Sales Contracts & Other Loan (not licensed)	16,510	347	$ 46,762.30
208	53	Sales Finance Companies licensed under Section 218.01, Other than Banks	5,679	544	$ 6,493.66
2,760	87	Motor Vehicle Dealers licensed under Sec. 218.01	13,756	1,190	$ 65,660.29
246	1	Mobile Home Dealers licensed under Sections 218.01, 218.10 and 218.11	13	-----	-----------
458	131	Banks, including the 264 banks licensed under Section 218.01	55,357	2,339	$ 72,339.61
3,912	470	TOTALS	137,618	5,349	$271,397.61
16	0	Sec. 138.12, Insurance Premium Finance Companies	-------	------	------------
12	4	Sec. 218.02, Adjustment Service Companies	-------	------	------------
147	112	Sec. 218.04, Collection Agencies	-------	------	------------
14	9	Sec. 218.05, Community Currency Exchanges	-------	------	------------
23	3	Chapter 217, Seller of Checks	-------	------	------------
212	128	TOTALS			

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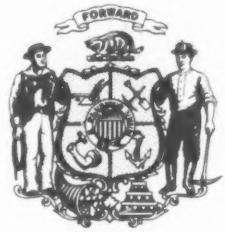
NINETY-THIRD ANNUAL REPORT

Office of Commissioner of Banking

Richard E. Galecki
Commissioner of Banking

MADISON, WISCONSIN



AT THE CLOSE OF BUSINESS
DECEMBER 31, 1987

State of Wisconsin
Office of Commissioner of Banking

123 West Washington Avenue
Madison, Wisconsin 53707

Mailing Address
P.O. Box 7876
Madison, Wisconsin 53707-7876

(608) 266-1621

Tommy G. Thompson
Governor

Richard E. Galecki
Commissioner

July 1, 1988

To The Honorable Tommy G. Thompson
Governor of Wisconsin
and
the Chief Clerks of the Wisconsin Assembly and Senate

In accordance with Section 220.14, Wisconsin Statutes, I hereby submit to you the annual report of the Commissioner of Banking. The information contained herein is as of, or for the year ending, December 31, 1987.

Also contained herein, in accordance with Section 426.104(2), Wisconsin Statutes, is the annual report of the Commissioner regarding the activities of the agency in the administration and enforcement of the Wisconsin Consumer Act.

Respectfully submitted,

Galecki

Richard E. Galecki
Commissioner

REG:gs
Enclosure

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OFFICE OF COMMISSIONER OF BANKING

The Office of the Commissioner of Banking is responsible for the regulation and supervision of state chartered banks, mutual savings banks, trust company banks and consumer credit agencies licensed to operate in the State of Wisconsin. This office also administers the Wisconsin Consumer Act.

The Office of Commissioner of Banking is a program revenue, or self-supporting agency. This means that none of its operations are funded by general tax funds. Income is entirely derived from fees and assessments levied on the institutions regulated by the Office of the Commissioner. Ten percent of all revenue collected is diverted to the general fund of the state with the remaining ninety percent being retained to fund the operations of the agency.

The Commissioner is appointed by, and serves at the pleasure, of the Governor. The appointment must be approved by the Senate.

The Office of Commissioner of Banking is advised and reviewed by the Banking Review Board.

Banking Review Board

The Banking Review Board consists of five members appointed for staggered five-year terms by the Governor. The Board advises the Commissioner of Banking and others in respect to improvement in the condition and services of banks and banking business in Wisconsin and reviews the acts and decisions of the Commissioner.

Any interested person aggrieved by any act, order or determination of the Commissioner may apply for review thereof by filing a petition with the Secretary of the Board within 10 days after the act, order or determination to be reviewed.

The Board generally meets once per month.

Banks Division

The foremost responsibility of the banks division is to ensure the safety and soundness of Wisconsin's state chartered banks and thereby safeguard the funds of their depositors. Division personnel enforce all laws relating to banks and banking in the state and enforce and cause to be enforced every law relating to the supervision and control thereof.

Consumer Credit Division

The Consumer Credit Division administers the laws and regulations governing loan companies, installment sale activities of motor vehicle dealers, sales finance companies, adjustment service companies, community currency exchanges, collection agencies, sellers of checks, and insurance premium finance companies. The division accomplishes its task through licensing, examinations and complaint investigation.

The Consumer Credit Division also administers the provisions of the Wisconsin Consumer Act. The Wisconsin Consumer Act is an integrated compilation of laws governing debtor/creditor relationships. The Act covers such matters as the regulation of finance charge rates, disclosure requirements relating to various consumer credit transactions, consumer approval transactions and advertising, insurance offerings associated with consumer credit transactions, and debt collection practices related to consumer credit transactions. It also specifies remedies and penalties available to debtors.

COMMISSIONER OF BANKING

STATE OF WISCONSIN

NAME	CITY	DATE OF SERVICE
Marcus C. Bergh	Viroqua	1903 - 1911
Albert Kuolt	Kenosha	1911 - 1918
Marshall Cousins	Eau Claire	1918 - 1923
Dwight T. Parker	Fennimore	1923 - 1927
C. F. Schwenker	Chippewa Falls	1927 - 1932
A. C. Kingston	Stevens Point	1932 - 1933
Peter A. Cleary	Milwaukee	1933 - 1937
H. F. Ibach	Madison	1937 - 1940
Allen G. Pflugradt	Milwaukee	1940 - 1943
James B. Mulva	Madison	1943 - 1947
G. M. Matthews	Madison	1947 - 1959
William E. Nuesse	Madison	1959 - 1968
Roger L. Heironimus	Phillips	1968 - 1971
Erich Mildenberg	Milwaukee	1971 - 1980
T. E. Pederson	Madison	1980 - 1983
William P. Dixon	Madison	1983 - 1985
Richard E. Galecki	Milwaukee	1985 -

STATE OF WISCONSIN COMMISSIONER OF BANKING

PERSONNEL

Name	Title	Location
Richard E. Galecki	Commissioner	Madison/Milwaukee
John W. Torgerson	Deputy Commissioner	Madison
Genevieve I. Sanders	Program Assistant	Madison
	Administrative Services	
Darlene D. Miller	Administrator	Madison
Elizabeth A. Deneen	Program Assistant	Madison
Mae D. Hoel	Program Assistant	Madison
Rita R. Melder Thompson	Payroll & Benefits Assistant	Madison
Jean M. Storch	Receptionist-Typist	Madison
	Legal Services	
Leon M. Swerin	Legal Counsel	Madison
Nancy A. Price	Word Processing Operator	Madison
	BANKS DIVISION	
Michael J. Mach	Director Bank Regulation	Madison
Kenny E. Markhardt	Automation Director	Madison
Ann F. Collins	Review Examiner	Madison
M. Virginia Larson	Review Examiner	Madison
Michael L. Schlough	Review Examiner	Madison
Theresa M. Duhr	Word Processing Operator	Madison
Josephine L. Harris	Program Assistant	Madison
	Territory Staff	
John E. Hinkel	Examination Supervisor	Milwaukee
Michael D. Bembenek	Bank Examiner	Milwaukee
Dennis D. Driessen	Bank Examiner	Milwaukee
John J. Mau	Bank Examiner	Milwaukee
Greg A. Mieske	Bank Examiner	Milwaukee
Gene W. Rusk	Bank Examiner	Milwaukee
Roger E. Samuel	Bank Examiner	Milwaukee
Thomas J. Shively	Bank Examiner	Milwaukee
Donald H. Shue	Bank Examiner	Milwaukee
Michael M. Vutai	Bank Examiner	Milwaukee
David A. Zweifel	Bank Examiner	Milwaukee

Name	Title	Location
	Territory Staff	
James D. Newlun	Examination Supervisor	Madison
Carl D. Boehmke	Bank Examiner	Madison
Daniel G. Cottam	Bank Examiner	Madison
Bonnie L. Cyganek	Bank Examiner	Madison
Coletta B. Demuth	Bank Examiner	Madison
Daniel R. Gerland	Bank Examiner	Madison
William L. Higbee	Bank Examiner	Madison
Harry E. Manzer, Jr.	Bank Examiner	Madison
Jeffrey J. Matyas	Bank Examiner	Madison
Randall S. Mau	Bank Examiner	Madison
David E. Ohm	Bank Examiner	Madison
Rene E. Peth	Bank Examiner	Madison
Steven W. Sorenson	Bank Examiner	Madison
Margaret S. Straus	Bank Examiner	Madison
Richard C. Johnson	Examination Supervisor	Appleton
Mark J. Anderson	Bank Examiner	Appleton
Nancy A. Foster	Bank Examiner	Appleton
David M. Ketter	Bank Examiner	Appleton
Michael W. Norkofski	Bank Examiner	Appleton
Kevin C. Quinn	Bank Examiner	Appleton
Philip L. Salmon	Bank Examiner	Appleton
Joel Scott Sitter	Bank Examiner	Appleton
William J. Strobel	Bank Examiner	Appleton
Richard P. Thomas	Bank Examiner	Appleton
Mark D. Troudt	Bank Examiner	Appleton
Dale W. Peters	Examination Supervisor	Wausau
Jill A. Kollock	Bank Examiner	Wausau
Lee H. Peters	Bank Examiner	Wausau
Clayton J. Rentmeester	Bank Examiner	Wausau
Charlene A. Strouf	Bank Examiner	Wausau
Leroy D. Swiecichowski	Bank Examiner	Wausau
Kenneth J. Imm	Examination Supervisor	Eau Claire
Joseph E. Bowen	Bank Examiner	Eau Claire
Thomas M. Forsythe	Bank Examiner	Eau Claire
Peter S. Nied	Bank Examiner	Eau Claire
Dennis E. Wolfe	Bank Examiner	Eau Claire
Timothy M. Sinz	Examination Supervisor	La Crosse
William D. Gautsch	Bank Examiner	La Crosse
Jarlan D. Hesselberg	Bank Examiner	La Crosse
Daniel J. Ottow	Bank Examiner	La Crosse
Michael J. Semb	Bank Examiner	La Crosse
Linda L. Timm	Bank Examiner	La Crosse
Gunnard W. Landers	Bank Examiner	As Assigned

Name	Title	Location
	CONSUMER CREDIT DIVISION	
Howard D. Quimby	Acting Administrator	Madison
Jack D. Cope	Review Examiner	Madison
Philip C. Rozga	Complaint Examiner	Madison
Lynne K. Spielman	Complaint Examiner	Madison
Cindy L. Zaemisch	Program Assistant	Madison
	Field Operations	
Paul D. Egide	Consumer Credit Examiner	Madison
Gene R. Hansen	Consumer Credit Examiner	Green Bay
Raymond L. Hellmer	Consumer Credit Examiner	Madison
Karen L. O'Malley	Consumer Credit Examiner	Eau Claire
Jean M. Plale	Consumer Credit Examiner	Milwaukee

BANKS DIVISION

ANALYSIS OF WISCONSIN BANKS
AS OF
DECEMBER 31, 1987

As of the end of 1987, the 443 state-chartered banks in Wisconsin reported total assets of $24,371,855,000, which is a decrease of $129,637,000, or 0.5% from the preceding year. These 443 state banks hold 59.9% of the total $40,692,676,000 bank assets in the state. The following percentages are derived from the year-end call reports of all state-chartered banks.

Wisconsin State-Chartered Banks
as of 12-31-87

	12-31-84	12-31-85	12-31-86	12-31-87
Growth in Fed Funds, etc.	27.9%	19.8%	3.2%	-23.3%
Growth in Net Loans	15.0%	5.1%	5.6%	5.2%
Growth in Total Deposits	8.5%	6.9%	7.8%	1.4%
Growth in Equity Capital	6.1%	7.0%	7.9%	4.1%
Growth in Total Assets	8.1%	5.7%	8.6%	-0.5%
Net Loans to Deposits	65.0%	63.9%	62.6%	64.9%
Net Loans to Total Assets	55.1%	54.8%	53.3%	56.4%
Fed Funds to Total Assets	5.0%	5.6%	5.3%	4.1%
Securities to Total Assets	31.7%	28.0%	28.0%	27.4%
Loss Reserve to Gross Loans	N/A	1.15%	1.18%	1.20%
Return on Assets	0.88%	0.90%	0.91%	0.94%
Equity Cap. to Total Assets	7.8%	7.9%	7.9%	8.3%
Primary Cap. to Gross Assets	N/A	8.5%	8.5%	8.9%

NATIONAL RESULTS (1)

On a national basis, 184 banks failed in 1987, a post depression record. Nineteen other banks received open-bank assistance from the Federal Deposit Insurance Corporation (FDIC). In Wisconsin, no banks either failed or received open-bank assistance. The Southwest region of the country has experienced the greatest number of bank failures primarily due to depressed energy markets. The four states of Texas (50), Oklahoma (31), Louisiana (14) and Colorado (13) accounted for nearly 60 percent of all bank failures for 1987. In 1986 the sectors of the economy which were considered responsible for the increase of problem banks and bank failures were agriculture, energy and real estate. Problems in the energy and real estate sectors continued to persist in 1987. The problems in the agricultural sector appear to have bottomed out and agricultural banks are returning to more traditional levels of profitability and performance.

Regulators assign to each financial institution a uniform composite rating, based upon an evaluation of financial and operational criteria. The rating is based on a scale of 1 to 5 in ascending order of supervisory concern. Problem banks are those institutions with financial, operational or managerial weaknesses. Depending upon the degree of risk and supervisory concern, problem banks are rated either "4" or "5". On a national basis the number of problem banks continued to increase during 1987. Approximately 11.4 percent of all banks in the nation are included on the FDIC problem bank list as of year end 1987 as compared to 10.3 percent for 1986.

In 1987, commercial banks in the United States earned $3.7 billion which is a decrease of nearly 80 percent from the previous year. 1987 was the worst year, on a national basis, for bank profitability since the depression. The major contributing factor to the poor earnings performance for 1987 was the large loan loss provisions taken by money center banks for loans made to less developed countries (LDCs). The positive effect of the loan loss provisions was to increase the ratio of the reserve for loss on loans to total loans from 1.65 percent in 1986 to 2.70 percent in 1987. The LDC loans also contributed to a decline in asset quality with the ratio of nonperforming assets to total assets increasing from 1.95 percent in 1986 to 2.46 percent in 1987. Return on assets for 1987 was only 0.13 percent, however, excluding the loan loss provisions for LDC loans, earnings would have approximated 1986 performance.

---

(1) Information for national results obtained from various publications prepared by the FDIC.

WISCONSIN RESULTS

In Wisconsin, 1987 was a year of significant merger and acquisition activity. The number of state chartered banks decreased from 458 in 1986 to 443 in 1987 for a decrease of 3.3 percent. The mergers were the result of consolidation activity by multi-bank holding companies. Wisconsin's Interstate Banking Act became effective January 1, 1987. Several Wisconsin holding companies have made acquisitions in regional states. Only one Wisconsin holding company has been acquired by an out of state regional bank holding company. The Marine Corporation, Milwaukee, Wisconsin, was acquired by Banc One Corporation, Columbus, Ohio. Two new state banks were chartered in Wisconsin in 1987. Community Bank of Elkhorn opened on May 11 and Community State Bank, located in Prentice, opened on September 30.

The overall condition of Wisconsin's state chartered banks improved in 1987. Only 2.5 percent of all state chartered banks are designated as problem banks, a noted improvement from 1986 when 4.6 percent of all state chartered banks were designated as problem banks. In all cases, the condition of Wisconsin's problem banks can be corrected through management and regulatory supervision and diligence. The banks reserving high ratings increased from 76.3 percent in 1986 to 82.5 percent in 1987.

Wisconsin's state chartered banks have been strongly capitalized. The primary capital ratio for Wisconsin's state chartered banks is 8.9 percent as compared to the nation's 7.7 percent. The 8.9 percent ratio for 1987 is an increase from 1986 when the primary capital ratio was 8.5 percent. The increase of capital for Wisconsin's state chartered banks was the result of the retention of earnings, provisions to the loan loss reserve in excess of net charge offs and a slight decrease in total assets. The total assets held by Wisconsin's state chartered banks decreased from $24.5 billion in 1986 to $24.4 billion in 1987, or 0.5 percent.

CAPITALIZATION

	1985	1986	1987
Wisconsin (state)			
Primary capital ratio	8.5%	8.5%	8.9%
Equity capital to assets	7.8%	7.8%	8.2%
Loan loss reserve to loans	1.15%	1.18%	1.20%
Wisconsin (all)			
Primary capital ratio	8.1%	8.0%	8.5%
Equity capital to assets	7.3%	7.3%	7.5%
Loan loss reserve to loans	1.17%	1.21%	1.68%
U.S.			
Primary capital ratio	6.9%	7.2%	7.7%
Equity capital ratio	6.2%	6.2%	6.1%
Loan loss reserve to loans	1.48%	1.65%	2.70%

Wisconsin's state chartered banks earned $230 million in 1987, an increase of over 3.0 percent from the $223 million earned in 1986. The return on assets for Wisconsin's state chartered banks was 0.94 percent and the return on equity was 11.41 percent for 1987. Both of these ratios compare very favorably to the nation's results of 0.13 percent and 2.56 percent respectively. Wisconsin's state chartered banks did not engage in making LDC loans and therefore were not required to make the large loan loss provisions which depressed the earnings of the banking industry as a whole. Wisconsin's state chartered banks credited their loan loss reserve accounts by $62 million, which increased the reserves by 6.3 percent.

Improvement was also noted in the quality of earnings. In 1986 securities gains were $25 million or 11 percent of net income of $223 million. However, in 1987 securities gains were only $2 million or 1 percent of net income of $230 million.

EARNINGS

	1985	1986	1987
Wisconsin (state)			
Return on assets	0.90%	0.91%	0.94%
Return on equity	11.29%	11.54%	11.41%
Wisconsin (all)			
Return on assets	0.86%	0.91%	0.65%
Return on equity	11.47%	12.29%	8.57%
U.S.			
Return on assets	0.70%	0.64%	0.13%
Return on equity	11.31%	10.18%	2.56%

The quality of the assets held by Wisconsin's state chartered banks improved in 1987. The volume of nonperforming assets decreased from $331 million in 1986 to $261 million in 1987, a decrease of 21 percent. This decrease compares very favorably to the results realized by the nation's banks. On a national basis nonperforming assets increased 29 percent from a year ago. This increase is attributed to the impaired status of LDC loans. The nonperforming assets held by Wisconsin's state chartered banks only represent 1.1 percent of their total assets and 12 percent of their primary capital.

Another indicator of improved asset quality was the sharp reduction of net loan charge offs in 1987. Net loan charge offs decreased from $81 million in 1986 to $52 million in 1987, a decrease of 34 percent. Net loan charge offs were 0.38 percent of total loans, an improvement from 0.61 percent in 1986.

ASSET QUALITY

	1985	1986	1987
Wisconsin (state)			
Nonperforming assets to assets	1.71%	1.36%	1.07%
Nonperforming assets to primary capital	35.2%	16.2%	12.1%
Net loan charge offs to loss	0.63%	0.61%	0.38%
Wisconsin (all)			
Nonperforming assets to assets	1.74%	1.41%	1.29%
Nonperforming assets to primary capital	21.7%	17.7%	15.2%
Net loan charge offs to loans	0.65%	0.61%	1.07%
U.S.			
Nonperforming assets to assets	1.87%	1.95%	2.46%
Nonperforming assets to primary capital	26.6%	26.9%	31.7%
Net loan charge offs to loans	0.84%	0.99%	0.89%

BANKS DIVISION

ANNUAL SUMMARIES

YEAR ENDING	TOTAL BANK RESOURCES	NUMBER OF BANKS	NUMBER OF EXAMINERS
12/31/81	$16,697,213,000	514	58
12/31/82	17,913,201,000	505	56
12/31/83	19,762,039,000	487	49
12/31/84	21,364,800,000	479	48 1/2
12/31/85	22,571,462,000	463	47 1/2
12/31/86	24,501,492,000	458	44 1/2
12/31/87	24,371,855,000	443	54 1/2

CALENDAR YEAR	NUMBER OF BANKS	NO. OF BANKS EXAMINED	NUMBER NOT EXAMINED
1981	514	492	22
1982	505	443	61
1983	487	373	113
1984	479	318	161
1985	463	257	206
1986	458	248	210
1987	443	323	120

REPORT OF CONDITION OF STATE CHARTERED BANKS IN WISCONSIN
AS OF

	DECEMBER 31, 1985		DECEMBER 31, 1986		DECEMBER 31, 1987		1985-1986	1986-1987
	AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT	% CHANGE	% CHANGE
NUMBER OF BANKS	463		458		443		-1.1%	-3.3%
CASH & BALANCES	1,749,141	7.7%	2,402,916	9.8%	2,111,212	8.7%	37.4%	-12.1%
SECURITIES	6,315,564	28.0%	6,853,752	28.0%	6,688,855	27.4%	8.5%	-2.4%
FED FUNDS & RESALE AGREEMENTS	1,267,542	5.6%	1,307,746	5.3%	1,003,243	4.1%	3.2%	-23.3%
TOTAL LOANS	12,516,467	55.5%	13,218,671	54.0%	13,904,926	57.1%	5.6%	5.2%
LOAN LOSS RESERVE	143,882	0.6%	156,577	0.6%	166,402	0.7%	8.8%	6.3%
NET LOANS	12,372,585	54.8%	13,062,094	53.3%	13,738,524	56.4%	5.6%	5.2%
TRADING ACCOUNTS	9,662	0.0%	42,044	0.2%	10,451	0.0%	335.1%	-75.1%
FIXED ASSETS	386,450	1.7%	377,763	1.5%	384,389	1.6%	-2.2%	1.8%
OTHER REAL ESTATE	71,087	0.3%	79,072	0.3%	71,754	0.3%	11.2%	-9.3%
UNCONSOLIDATED SUBSIDIARIES	1,985	0.0%	1,964	0.0%	5,812	0.0%	-1.1%	195.9%
ACCEPTANCES	2,230	0.0%	3,369	0.0%	2,935	0.0%	51.1%	-12.9%
OTHER ASSETS	395,216	1.8%	370,772	1.5%	354,680	1.5%	-6.2%	-4.3%
TOTAL ASSETS	22,571,462	100.0%	24,501,492	100.0%	24,371,855	100.0%	8.6%	-0.5%
TOTAL DEPOSITS	19,364,630	85.8%	20,875,805	85.2%	21,176,793	86.9%	7.8%	1.4%
NONINTEREST DEPOSITS	3,477,506	15.4%	3,791,568	15.5%	3,655,955	15.0%	9.0%	-3.6%
INTEREST DEPOSITS	15,887,124	70.4%	17,084,237	69.7%	17,520,838	71.9%	7.5%	2.6%
FED FUNDS & REPO AGREEMENTS	928,801	4.1%	1,214,023	5.0%	786,634	3.2%	30.7%	-35.2%
U.S. DEMAND NOTES	147,502	0.7%	134,583	0.5%	85,649	0.4%	-8.8%	-36.4%
OTHER BORROWED FUNDS	42,073	0.2%	52,667	0.2%	24,789	0.1%	25.2%	-52.9%
MORTGAGES & CAPITALIZED LEASES	28,826	0.1%	21,777	0.1%	18,842	0.1%	-24.5%	-13.5%
ACCEPTANCES	2,230	0.0%	3,369	0.0%	2,935	0.0%	51.1%	-12.9%
LIMITED LIFE PREFERRED STOCK	50	0.0%	50	0.0%	50	0.0%	0.0%	0.0%
OTHER LIABILITIES	265,531	1.2%	266,668	1.1%	264,343	1.1%	0.4%	-0.9%
TOTAL LIABILITIES	20,779,643	92.1%	22,568,942	92.1%	22,360,035	91.7%	8.6%	-0.9%
SUBORDINATED NOTES & DEBENTURES	30,313	0.1%	22,918	0.1%	19,980	0.1%	-24.4%	-12.8%
PREFERRED STOCK	5,343	0.0%	1,572	0.0%	1,657	0.0%	-70.6%	5.4%
COMMON STOCK	228,843	1.0%	244,718	1.0%	245,598	1.0%	6.9%	0.4%
SURPLUS	950,659	4.2%	1,048,263	4.3%	1,101,015	4.5%	10.3%	5.0%
UNDIVIDED PROFITS & RESERVES	576,661	2.6%	615,079	2.5%	643,570	2.6%	6.7%	4.6%
EQUITY CAPITAL & DEBENTURES	1,791,819	7.9%	1,932,550	7.9%	2,011,820	8.3%	7.9%	4.1%
TOTAL LIABIALITIES & CAPITAL	22,571,462	100.0%	24,501,492	100.0%	24,371,855	100.0%	8.6%	-0.5%
PERCENTAGE OF:								
EQUITY CAPITAL & DEBENTURES TO:								
TOTAL DEPOSITS		9.3%		9.3%		9.5%		
TOTAL ASSETS		7.9%		7.9%		8.3%		
PRIMARY CAPITAL TO:								
TOTAL DEPOSITS		10.0%		10.0%		10.3%		
GROSS ASSETS		8.5%		8.5%		8.9%		
NET LOANS TO:								
TOTAL DEPOSITS		63.9%		62.6%		64.9%		
TOTAL ASSETS		54.8%		53.3%		56.4%		
LOAN LOSS RESERVE TO:								
TOTAL LOANS		1.15%		1.18%		1.20%		

000 Omitted

REPORT OF CONDITION OF NATIONALLY CHARTERED BANKS IN WISCONSIN
AS OF

	DECEMBER 31, 1985		DECEMBER 31, 1986		DECEMBER 31, 1987		1985-1986	1986-1987
	AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT	% CHANGE	% CHANGE
NUMBER OF BANKS	119		118		119		-0.8%	0.8%
CASH & BALANCES	1,562,265	10.3%	1,962,167	11.9%	1,839,656	11.3%	25.6%	-6.2%
SECURITIES	2,847,510	18.7%	3,247,988	19.7%	3,329,078	20.4%	14.1%	2.5%
FED FUNDS & RESALE AGREEMENTS	890,486	5.9%	803,374	4.9%	534,299	3.3%	-9.8%	-33.5%
TOTAL LOANS	9,193,154	60.4%	9,717,579	59.0%	10,078,413	61.8%	5.7%	3.7%
LOAN LOSS RESERVE	109,787	0.7%	120,563	0.7%	236,256	1.4%	9.8%	96.0%
NET LOANS	9,083,367	59.7%	9,597,016	58.3%	9,842,157	60.3%	5.7%	2.6%
TRADING ACCOUNTS	158,293	1.0%	145,302	0.9%	127,507	0.8%	-8.2%	-12.2%
FIXED ASSETS	289,546	1.9%	299,273	1.8%	306,433	1.9%	3.4%	2.4%
OTHER REAL ESTATE	28,754	0.2%	32,657	0.2%	36,891	0.2%	13.6%	13.0%
UNCONSOLIDATED SUBSIDIARIES	1,469	0.0%	1,372	0.0%	2,410	0.0%	-6.6%	75.7%
ACCEPTANCES	47,224	0.3%	62,701	0.4%	52,699	0.3%	32.8%	-16.0%
OTHER ASSETS	300,889	2.0%	304,923	1.9%	249,691	1.5%	1.3%	-18.1%
TOTAL ASSETS	15,209,803	100.0%	16,456,773	100.0%	16,320,821	100.0%	8.2%	-0.8%
TOTAL DEPOSITS	12,342,191	81.1%	13,344,376	81.1%	13,385,323	82.0%	8.1%	0.3%
NONINTEREST DEPOSITS	2,993,212	19.7%	3,406,113	20.7%	3,076,178	18.8%	13.8%	-9.7%
INTEREST DEPOSITS	9,348,979	61.5%	9,938,263	60.4%	10,309,145	63.2%	6.3%	3.7%
FED FUNDS & REPO AGREEMENTS	1,304,066	8.6%	1,446,507	8.8%	1,404,552	8.6%	10.9%	-2.9%
U.S. DEMAND NOTES	158,550	1.0%	155,406	0.9%	143,658	0.9%	-2.0%	-7.6%
OTHER BORROWED FUNDS	39,731	0.3%	44,526	0.3%	41,329	0.3%	12.1%	-7.2%
MORTGAGES & CAPITALIZED LEASES	11,749	0.1%	11,393	0.1%	11,364	0.1%	-3.0%	-0.3%
ACCEPTANCES	47,224	0.3%	62,701	0.4%	52,699	0.3%	32.8%	-16.0%
LIMITED LIFE PREFERRED STOCK	0	0.0%	0	0.0%	0	0.0%	0.0%	0.0%
OTHER LIABILITIES	280,975	1.8%	288,642	1.8%	190,430	1.2%	2.7%	-34.0%
TOTAL LIABILITIES	14,184,486	93.3%	15,353,551	93.3%	15,229,355	93.3%	8.2%	-0.8%
SUBORDINATED NOTES & DEBENTURES	10,786	0.1%	7,759	0.0%	16,474	0.1%	-28.1%	112.3%
PREFERRED STOCK	200	0.0%	0	0.0%	0	0.0%	-100.0%	0.0%
COMMON STOCK	166,510	1.1%	167,528	1.0%	169,992	1.0%	0.6%	1.5%
SURPLUS	310,001	2.0%	315,110	1.9%	334,831	2.1%	1.6%	6.3%
UNDIVIDED PROFITS & RESERVES	537,820	3.5%	612,825	3.7%	570,169	3.5%	13.9%	-7.0%
EQUITY CAPITAL & DEBENTURES	1,025,317	6.7%	1,103,222	6.7%	1,091,466	6.7%	7.6%	-1.1%
TOTAL LIABIALITIES & CAPITAL	15,209,803	100.0%	16,456,773	100.0%	16,320,821	100.0%	8.2%	-0.8%
PERCENTAGE OF:								
EQUITY CAPITAL & DEBENTURES TO:								
TOTAL DEPOSITS		8.3%		8.3%		8.2%		
TOTAL ASSETS		6.7%		6.7%		6.7%		
PRIMARY CAPITAL TO:								
TOTAL DEPOSITS		9.2%		9.2%		9.9%		
GROSS ASSETS		7.4%		7.4%		8.0%		
NET LOANS TO:								
TOTAL DEPOSITS		73.6%		71.9%		73.5%		
TOTAL ASSETS		59.7%		58.3%		60.3%		
LOAN LOSS RESERVE TO:								
TOTAL LOANS		1.19%		1.24%		2.34%		

000 Omitted

REPORT OF CONDITION OF ALL BANKS IN WISCONSIN
AS OF

	DECEMBER 31, 1985		DECEMBER 31, 1986		DECEMBER 31, 1987		1985-1986	1986-1987
	AMOUNT	PERCENT	AMOUNT	PERCENT	AMOUNT	PERCENT	% CHANGE	% CHANGE
NUMBER OF BANKS	582		576		562		-1.0%	-2.4%
CASH & BALANCES	3,311,406	8.8%	4,365,083	10.7%	3,950,868	9.7%	31.8%	-9.5%
SECURITIES	9,163,074	24.3%	10,101,740	24.7%	10,017,933	24.6%	10.2%	-0.8%
FED FUNDS & RESALE AGREEMENTS	2,158,028	5.7%	2,111,120	5.2%	1,537,542	3.8%	-2.2%	-27.2%
TOTAL LOANS	21,709,621	57.5%	22,936,250	56.0%	23,983,339	58.9%	5.7%	4.6%
LOAN LOSS RESERVE	253,669	0.7%	277,140	0.7%	402,658	1.0%	9.3%	45.3%
NET LOANS	21,455,952	56.8%	22,659,110	55.3%	23,580,681	57.9%	5.6%	4.1%
TRADING ACCOUNTS	167,955	0.4%	187,346	0.5%	137,958	0.3%	11.5%	-26.4%
FIXED ASSETS	675,996	1.8%	677,036	1.7%	690,822	1.7%	0.2%	2.0%
OTHER REAL ESTATE	99,841	0.3%	111,729	0.3%	108,645	0.3%	11.9%	-2.8%
UNCONSOLIDATED SUBSIDIARIES	3,454	0.0%	3,336	0.0%	8,222	0.0%	-3.4%	146.5%
ACCEPTANCES	49,454	0.1%	66,070	0.2%	55,634	0.1%	33.6%	-15.8%
OTHER ASSETS	696,105	1.8%	675,695	1.6%	604,371	1.5%	-2.9%	-10.6%
TOTAL ASSETS	37,781,265	100.0%	40,958,265	100.0%	40,692,676	100.0%	8.4%	-0.6%
TOTAL DEPOSITS	31,706,821	83.9%	34,220,181	83.5%	34,562,116	84.9%	7.9%	1.0%
NONINTEREST DEPOSITS	6,470,718	17.1%	7,197,681	17.6%	6,732,133	16.5%	11.2%	-6.5%
INTEREST DEPOSITS	25,236,103	66.8%	27,022,500	66.0%	27,829,983	68.4%	7.1%	3.0%
FED FUNDS & REPO AGREEMENTS	2,232,867	5.9%	2,660,530	6.5%	2,191,186	5.4%	19.2%	-17.6%
U.S. DEMAND NOTES	306,052	0.8%	289,989	0.7%	229,307	0.6%	-5.2%	-20.9%
OTHER BORROWED FUNDS	81,804	0.2%	97,193	0.2%	66,118	0.2%	18.8%	-32.0%
MORTGAGES & CAPITALIZED LEASES	40,575	0.1%	33,170	0.1%	30,206	0.1%	-18.3%	-8.9%
ACCEPTANCES	49,454	0.1%	66,070	0.2%	55,634	0.1%	33.6%	-15.8%
LIMITED LIFE PREFERRED STOCK	50	0.0%	50	0.0%	50	0.0%	0.0%	0.0%
OTHER LIABILITIES	546,506	1.4%	555,310	1.4%	454,773	1.1%	1.6%	-18.1%
TOTAL LIABILITIES	34,964,129	92.5%	37,922,493	92.6%	37,589,390	92.4%	8.5%	-0.9%
SUBORDINATED NOTES & DEBENTURES	41,099	0.1%	30,677	0.1%	36,454	0.1%	-25.4%	18.8%
PREFERRED STOCK	5,543	0.0%	1,572	0.0%	1,657	0.0%	-71.6%	5.4%
COMMON STOCK	395,353	1.0%	412,246	1.0%	415,590	1.0%	4.3%	0.8%
SURPLUS	1,260,660	3.3%	1,363,373	3.3%	1,435,846	3.5%	8.1%	5.3%
UNDIVIDED PROFITS & RESERVES	1,114,481	2.9%	1,227,904	3.0%	1,213,739	3.0%	10.2%	-1.2%
EQUITY CAPITAL & DEBENTURES	2,817,136	7.5%	3,035,772	7.4%	3,103,286	7.6%	7.8%	2.2%
TOTAL LIABIALITIES & CAPITAL	37,781,265	100.0%	40,958,265	100.0%	40,692,676	100.0%	8.4%	-0.6%
PERCENTAGE OF:								
EQUITY CAPITAL & DEBENTURES TO:								
TOTAL DEPOSITS		8.9%		8.9%		9.0%		
TOTAL ASSETS		7.5%		7.4%		7.6%		
PRIMARY CAPITAL TO:								
TOTAL DEPOSITS		9.7%		9.7%		10.1%		
GROSS ASSETS		8.1%		8.0%		8.5%		
NET LOANS TO:								
TOTAL DEPOSITS		67.7%		66.2%		68.2%		
TOTAL ASSETS		56.8%		55.3%		57.9%		
LOAN LOSS RESERVE TO:								
TOTAL LOANS		1.17%		1.21%		1.68%		

000 Omitted

REPORT OF INCOME OF STATE CHARTERED BANKS IN WISCONSIN
AS OF

	12/31/85	12/31/86	12/31/87	1985-1986 % CHANGE	1986-1987 % CHANGE
SMALL BANK TOTAL INTEREST	213,065	170,304	142,337	-20.1%	-16.4%
REAL ESTATE LOAN INTEREST	525,456	531,142	540,004	1.1%	1.7%
INSTALLMENT LOAN INTEREST	164,401	164,419	154,392	0.0%	-6.1%
CREDIT CARD INTEREST	19,694	19,727	20,765	0.2%	5.3%
COMMERCIAL LOAN INTEREST	520,634	501,223	495,246	-3.7%	-1.2%
LEASE INCOME	2,583	2,311	2,460	-10.5%	6.4%
DEPOSITORY INTEREST	31,960	35,205	35,929	10.2%	2.1%
SECURITIES INTEREST	588,544	567,016	534,368	-3.7%	-5.8%
TRADING ACCOUNT INTEREST	1,112	1,319	1,198	18.6%	-9.2%
FED FUND & RESALE INTEREST	96,575	102,050	73,654	5.7%	-27.8%
TOTAL INTEREST INCOME	2,164,024	2,094,716	2,000,353	-3.2%	-4.5%
INTEREST ON DEPOSITS	1,227,136	1,147,450	1,040,231	-6.5%	-9.3%
FED FUND & REPO INTEREST	82,988	76,818	62,844	-7.4%	-18.2%
U.S. DEMAND INTEREST	11,605	9,093	8,876	-21.6%	-2.4%
MORTGAGE & LEASE INTEREST	3,056	2,600	1,886	-14.9%	-27.5%
SUBORDINATED NOTES & DEBENTURE INTEREST	2,819	2,720	1,945	-3.5%	-28.5%
TOTAL INTEREST EXPENSE	1,327,604	1,238,681	1,115,782	-6.7%	-9.9%
NET INTEREST INCOME	836,420	856,035	884,571	2.3%	3.3%
LOAN LOSS PROVISION	108,889	92,310	62,406	-15.2%	-32.4%
DEPOSIT SERVICE CHARGES	58,916	63,220	68,003	7.3%	7.6%
OTHER NONINTEREST INCOME	163,684	187,144	166,822	14.3%	-10.9%
TOTAL NONINTEREST INCOME	222,600	250,364	234,825	12.5%	-6.2%
SECURITIES GAINS (LOSSES)	11,354	25,053	2,570	120.7%	-89.7%
SALARIES & BENEFITS	347,885	363,751	360,178	4.6%	-1.0%
FIXED ASSET EXPENSE	104,276	103,903	99,935	-0.4%	-3.8%
OTHER NONINTEREST EXPENSE	251,264	282,751	296,842	12.5%	5.0%
TOTAL NONINTEREST EXPENSE	703,425	750,405	756,955	6.7%	0.9%
INCOME BEFORE TAX & EXTRAORDINARY ITEMS	258,060	288,737	302,605	11.9%	4.8%
APPLICABLE INCOME TAXES	57,013	66,843	74,182	17.2%	11.0%
INCOME BEFORE EXTRAORDINARY ITEMS	201,047	221,894	228,423	10.4%	2.9%
NET EXTRAORDINARY ITEMS	1,257	1,096	1,100	-12.8%	0.4%
NET INCOME	202,304	222,990	229,523	10.2%	2.9%
DIVIDENDS	117,056	119,782	129,737	2.3%	8.3%
PERCENTAGE OF:					
NET INCOME TO:					
EQUITY CAPITAL	11.29%	11.54%	11.41%		
TOTAL ASSETS	0.90%	0.91%	0.94%		
DIVIDENDS TO:					
EQUITY CAPITAL	6.53%	6.20%	6.45%		
NET INCOME	57.86%	53.72%	56.52%		

000 Omitted

REPORT OF INCOME OF NATIONALLY CHARTERED BANKS IN WISCONSIN
AS OF

	12/31/85	12/31/86	12/31/87	1985-1986 % CHANGE	1986-1987 % CHANGE
SMALL BANK TOTAL INTEREST	29,266	24,932	25,832	-14.8%	3.6%
REAL ESTATE LOAN INTEREST	297,576	294,580	312,123	-1.0%	6.0%
INSTALLMENT LOAN INTEREST	113,865	114,595	103,922	0.6%	-9.3%
CREDIT CARD INTEREST	67,823	70,733	72,737	4.3%	2.8%
COMMERCIAL LOAN INTEREST	493,940	465,285	457,500	-5.8%	-1.7%
LEASE INCOME	11,780	12,159	12,795	3.2%	5.2%
DEPOSITORY INTEREST	23,407	19,771	20,528	-15.5%	3.8%
SECURITIES INTEREST	259,296	245,872	255,313	-5.2%	3.8%
TRADING ACCOUNT INTEREST	10,922	9,911	8,097	-9.3%	-18.3%
FED FUND & RESALE INTEREST	55,599	53,799	41,423	-3.2%	-23.0%
TOTAL INTEREST INCOME	1,363,474	1,311,637	1,310,270	-3.8%	-0.1%
INTEREST ON DEPOSITS	731,524	667,828	621,258	-8.7%	-7.0%
FED FUND & REPO INTEREST	101,400	93,165	98,713	-8.1%	6.0%
U.S. DEMAND INTEREST	10,015	9,629	10,417	-3.9%	8.2%
MORTGAGE & LEASE INTEREST	1,247	1,197	1,158	-4.0%	-3.3%
SUBORDINATED NOTES & DEBENTURE INTEREST	1,271	1,105	740	-13.1%	-33.0%
TOTAL INTEREST EXPENSE	845,457	772,924	732,286	-8.6%	-5.3%
NET INTEREST INCOME	518,017	538,713	577,984	4.0%	7.3%
LOAN LOSS PROVISION	75,329	67,071	208,473	-11.0%	210.8%
DEPOSIT SERVICE CHARGES	40,171	45,199	50,298	12.5%	11.3%
OTHER NONINTEREST INCOME	163,237	179,854	184,029	10.2%	2.3%
TOTAL NONINTEREST INCOME	203,408	225,053	234,327	10.6%	4.1%
SECURITIES GAINS (LOSSES)	2,638	13,839	337	424.6%	-97.6%
SALARIES & BENEFITS	248,524	259,690	273,304	4.5%	5.2%
FIXED ASSET EXPENSE	66,676	67,533	70,997	1.3%	5.1%
OTHER NONINTEREST EXPENSE	184,184	199,501	210,975	8.3%	5.8%
TOTAL NONINTEREST EXPENSE	499,384	526,724	555,276	5.5%	5.4%
INCOME BEFORE TAX & EXTRAORDINARY ITEMS	149,350	183,810	48,899	23.1%	-73.4%
APPLICABLE INCOME TAXES	29,793	35,577	15,047	19.4%	-57.7%
INCOME BEFORE EXTRAORDINARY ITEMS	119,557	148,233	33,852	24.0%	-77.2%
NET EXTRAORDINARY ITEMS	1,266	1,854	2,567	46.4%	38.5%
NET INCOME	120,823	150,087	36,419	24.2%	-75.7%
DIVIDENDS	62,084	65,610	75,621	5.7%	15.3%
PERCENTAGE OF:					
NET INCOME TO:					
EQUITY CAPITAL	11.78%	13.60%	3.34%		
TOTAL ASSETS	0.79%	0.91%	0.22%		
DIVIDENDS TO:					
EQUITY CAPITAL	6.06%	5.95%	6.93%		
NET INCOME	51.38%	43.71%	207.64%		

000 Omitted

REPORT OF INCOME OF ALL BANKS IN WISCONSIN
AS OF

	12/31/85	12/31/86	12/31/87	1985-1986 % CHANGE	1986-1987 % CHANGE
SMALL BANK TOTAL INTEREST	242,331	195,236	168,169	-19.4%	-13.9%
REAL ESTATE LOAN INTEREST	823,032	825,722	852,127	0.3%	3.2%
INSTALLMENT LOAN INTEREST	278,266	279,014	258,314	0.3%	-7.4%
CREDIT CARD INTEREST	87,517	90,460	93,502	3.4%	3.4%
COMMERCIAL LOAN INTEREST	1,014,574	966,508	952,746	-4.7%	-1.4%
LEASE INCOME	14,363	14,470	15,255	0.7%	5.4%
DEPOSITORY INTEREST	55,367	54,976	56,457	-0.7%	2.7%
SECURITIES INTEREST	847,840	812,888	789,681	-4.1%	-2.9%
TRADING ACCOUNT INTEREST	12,034	11,230	9,295	-6.7%	-17.2%
FED FUND & RESALE INTEREST	152,174	155,849	115,077	2.4%	-26.2%
TOTAL INTEREST INCOME	3,527,498	3,406,353	3,310,623	-3.4%	-2.8%
INTEREST ON DEPOSITS	1,958,660	1,815,278	1,661,489	-7.3%	-8.5%
FED FUND & REPO INTEREST	184,388	169,983	161,557	-7.8%	-5.0%
U.S. DEMAND INTEREST	21,620	18,722	19,293	-13.4%	3.0%
MORTGAGE & LEASE INTEREST	4,303	3,797	3,044	-11.8%	-19.8%
SUBORDINATED NOTES & DEBENTURE INTEREST	4,090	3,825	2,685	-6.5%	-29.8%
TOTAL INTEREST EXPENSE	2,173,061	2,011,605	1,848,068	-7.4%	-8.1%
NET INTEREST INCOME	1,354,437	1,394,748	1,462,555	3.0%	4.9%
LOAN LOSS PROVISION	184,218	159,381	270,879	-13.5%	70.0%
DEPOSIT SERVICE CHARGES	99,087	108,419	118,301	9.4%	9.1%
OTHER NONINTEREST INCOME	326,921	366,998	350,851	12.3%	-4.4%
TOTAL NONINTEREST INCOME	426,008	475,417	469,152	11.6%	-1.3%
SECURITIES GAINS (LOSSES)	13,992	38,892	2,907	178.0%	-92.5%
SALARIES & BENEFITS	596,409	623,441	633,482	4.5%	1.6%
FIXED ASSET EXPENSE	170,952	171,436	170,932	0.3%	-0.3%
OTHER NONINTEREST EXPENSE	435,448	482,252	507,817	10.7%	5.3%
TOTAL NONINTEREST EXPENSE	1,202,809	1,277,129	1,312,231	6.2%	2.7%
INCOME BEFORE TAX & EXTRAORDINARY ITEMS	407,410	472,547	351,504	16.0%	-25.6%
APPLICABLE INCOME TAXES	86,806	102,420	89,229	18.0%	-12.9%
INCOME BEFORE EXTRAORDINARY ITEMS	320,604	370,127	262,275	15.4%	-29.1%
NET EXTRAORDINARY ITEMS	2,523	2,950	3,667	16.9%	24.3%
NET INCOME	323,127	373,077	265,942	15.5%	-28.7%
DIVIDENDS	179,140	185,392	205,358	3.5%	10.8%
PERCENTAGE OF:					
NET INCOME TO:					
EQUITY CAPITAL	11.47%	12.29%	8.57%		
TOTAL ASSETS	0.86%	0.91%	0.65%		
DIVIDENDS TO:					
EQUITY CAPITAL	6.36%	6.11%	6.62%		
NET INCOME	55.44%	49.69%	77.22%		

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CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
ABBOTSFORD	ABBOTSFORD STATE BANK	MARATHON	57,939	9,124	12,228	0
ADAMS	M&I BANK OF ADAMS-FRIENDSHIP	ADAMS	42,972	2,104	13,389	3,900
ADELL	ADELL STATE BANK	SHEBOYGAN	14,759	2,213	4,005	1,150
ALBANY	FIRST BANKING CENTER - ALBANY	GREEN	13,710	4,825	3,720	650
ALGOMA	COMMUNITY STATE BANK	KEWAUNEE	43,232	1,443	20,456	1,500
ALMA	BANK OF ALMA	BUFFALO	40,308	4,351	14,820	400
ALMOND	THE PORTAGE COUNTY BANK	PORTAGE	20,785	762	7,309	2,300
AMERY	FIRST AMERICAN BANK OF AMERY	POLK	73,283	5,653	12,292	1,006
AMHERST	INTERNATIONAL BANK OF AMHERST	PORTAGE	12,624	1,233	4,064	300
AMHERST JUNCTION	THE SECURITY STATE BANK	PORTAGE	21,581	2,219	5,919	1,700
ANTIGO	FIDELITY MARINE BANK	LANGLADE	56,670	5,861	12,227	1,700
ANTIGO	M&I BANK OF ANTIGO	LANGLADE	45,602	2,866	16,653	2,900
APPLETON	F&M BANK OF APPLETON	CALUMET	17,424	1,456	2,836	300
APPLETON	FIRST INTERSTATE BANK OF WISCONSIN	OUTAGAMIE	114,191	11,112	23,692	2,400
APPLETON	MARINE BANK APPLETON, NA	OUTAGAMIE	230,996	40,850	66,020	9,400
APPLETON	VALLEY BANK	OUTAGAMIE	36,703	4,128	7,009	1,660
APPLETON	VALLEY BANK	OUTAGAMIE	265,974	18,877	77,189	6,500
APPLETON	VALLEY NORTHERN BANK	OUTAGAMIE	74,108	3,227	19,084	200
APPLETON	VALLEY TRUST COMPANY	OUTAGAMIE	1,859	144	150	654
ARCADIA	STATE BANK OF ARCADIA	TREMPEALEAU	36,305	2,843	12,416	0
ARGYLE	STATE BANK OF ARGYLE	LAFAYETTE	24,402	1,105	9,229	2,150
ASHIPPUN	F&M BANK OF ASHIPPUN	DODGE	16,374	694	2,694	0
ASHLAND	NORTHERN STATE BANK	ASHLAND	69,423	3,432	33,361	0
ASHLAND	UNION NATIONAL BANK OF ASHLAND	ASHLAND	57,789	3,099	11,386	3,087
AUBURNDALE	AUBURNDALE STATE BANK	WOOD	36,724	1,410	16,374	1,100
AUGUSTA	PEOPLES STATE BANK OF AUGUSTA	EAU CLAIRE	24,518	1,191	8,586	1,605
BALDWIN	FIRST NATIONAL BANK OF BALDWIN	ST CROIX	52,759	1,854	17,606	2,055
BALSAM LAKE	POLK COUNTY BANK	POLK	41,740	1,247	11,316	75
BANCROFT	BANCROFT STATE BANK	PORTAGE	13,485	1,007	4,344	1,200
BANGOR	FARMERS STATE BANK	LA CROSSE	35,100	2,516	10,663	1,500
BANGOR	FIRST NATIONAL BANK OF BANGOR	LA CROSSE	41,436	1,547	8,759	1,800
BARABOO	BARABOO NATIONAL BANK	SAUK	92,847	7,391	20,390	2,150
BARABOO	FIRST NATIONAL BANK & TRUST - BARABOO	SAUK	39,419	3,916	15,228	0
BARNEVELD	BARNEVELD STATE BANK	IOWA	15,733	2,127	3,271	275
BARRON	BANK OF BARRON	BARRON	46,974	3,859	13,579	3,715
BARRON	FIRST NATIONAL BANK OF BARRON	BARRON	23,448	870	5,248	1,000
BEAVER DAM	AMERICAN NATIONAL BANK	DODGE	66,157	2,320	36,112	700
BEAVER DAM	MARINE BANK OF BEAVER DAM	DODGE	70,515	5,259	19,382	0
BEAVER DAM	VALLEY FIRST NATIONAL BANK	DODGE	72,199	5,847	17,483	5,500

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
34,941	357	34,584	1,184	819	51,622	2,033	0	4,284	305
22,140	214	21,926	642	1,011	39,446	467	0	3,059	302
7,180	65	7,115	157	119	13,643	106	0	1,010	50
4,387	105	4,282	52	181	12,481	105	0	1,124	44
19,057	254	18,803	244	786	38,223	379	0	4,630	508
19,968	143	19,825	412	500	35,965	1,555	0	2,788	540
9,847	173	9,674	420	320	19,070	178	0	1,537	223
51,461	776	50,685	2,122	1,525	66,027	2,279	0	4,977	158
6,804	70	6,734	73	220	11,407	80	0	1,137	57
11,414	235	11,179	263	301	20,119	109	0	1,353	(20)
36,441	717	35,724	214	944	51,255	100	0	5,315	(118)
22,748	944	21,804	563	816	39,543	279	0	5,780	313
12,006	135	11,871	517	444	15,942	162	0	1,320	188
73,377	556	72,821	2,417	1,749	98,901	5,625	0	9,665	1,130
109,046	1,529	107,517	4,274	2,935	194,754	13,736	0	22,506	5,743
23,225	245	22,980	560	366	33,800	265	0	2,638	372
151,458	1,625	149,833	7,319	6,256	209,252	37,304	0	19,418	3,047
50,215	555	49,660	709	1,228	65,626	2,595	0	5,887	1,300
0	0	0	0	911	0	351	0	1,508	625
20,362	285	20,077	228	741	32,217	999	0	3,089	357
11,404	217	11,187	196	535	21,334	1,100	0	1,968	254
12,227	155	12,072	422	492	15,070	172	0	1,132	85
30,932	312	30,620	659	1,351	63,794	306	0	5,323	797
39,207	470	38,737	760	720	51,555	1,766	0	4,468	239
16,837	217	16,620	327	893	33,476	382	0	2,866	270
12,360	285	12,075	135	926	21,097	323	0	3,098	166
29,074	247	28,827	1,217	1,200	46,908	713	0	5,138	471
28,395	198	28,197	357	548	38,026	388	0	3,326	552
6,717	70	6,647	60	227	12,162	141	0	1,182	137
19,952	227	19,725	233	463	31,427	293	0	3,380	301
28,500	286	28,214	55	1,061	36,766	525	0	4,145	687
60,585	492	60,093	1,686	1,137	84,390	832	0	7,625	904
18,516	297	18,219	1,485	571	33,628	800	0	4,991	450
8,330	202	8,128	717	1,215	14,254	494	400	585	(60)
24,979	292	24,687	383	751	39,745	3,406	0	3,823	664
15,079	137	14,942	183	1,205	21,744	237	0	1,467	140
25,718	139	25,579	454	992	59,650	692	0	5,815	694
44,607	590	44,017	797	1,060	63,772	1,728	0	5,015	407
42,131	762	41,369	915	1,085	65,241	737	0	6,221	974

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
BELLEVILLE	BELLEVILLE STATE BANK	DANE	20,935	876	6,419	1,250
BELLEVILLE	CITIZENS STATE BANK	DANE	26,877	1,917	7,303	1,277
BELOIT	BELOIT SAVINGS BANK	ROCK	106,514	4,370	29,095	0
BELOIT	FIRST NATIONAL BANK & TRUST	ROCK	137,894	10,278	30,580	5,300
BELOIT	M&I BANK OF BELOIT	ROCK	122,415	7,969	30,417	1,300
BENTON	THE BENTON STATE BANK	LAFAYETTE	10,054	645	5,196	200
BERLIN	FIRST NATIONAL BANK OF BERLIN	GREEN LAKE	36,483	1,272	16,370	2,200
BERLIN	THE FARMERS AND MERCHANTS BANK	GREEN LAKE	32,114	2,110	12,921	3,650
BIRNAMWOOD	THE BANK OF BIRNAMWOOD	SHAWANO	28,785	1,677	9,130	625
BLACK CREEK	VALLEY BANK OF BLACK CREEK	OUTAGAMIE	18,377	1,906	4,861	2,000
BLACK EARTH	BLACK EARTH STATE BANK	DANE	17,565	835	2,001	5,550
BLACK RIVER FALLS	JACKSON COUNTY BANK	JACKSON	71,050	9,564	17,753	4,981
BLAIR	UNION BANK OF BLAIR	TREMPEALEAU	22,368	2,579	6,780	551
BLANCHARDVILLE	FIRST NATIONAL BANK	LAFAYETTE	11,287	1,112	2,486	0
BLOOMER	PEOPLES STATE BANK	CHIPPEWA	43,011	1,516	26,548	1,635
BLOOMINGTON	THE BLOOMINGTON STATE BANK	GRANT	8,430	478	3,667	450
BLOOMINGTON	THE WOODHOUSE & BARTLEY BANK	GRANT	13,456	680	6,228	1,425
BONDUEL	BONDUEL STATE BANK	SHAWANO	31,998	1,128	16,878	1,305
BOSCOBEL	BOSCOBEL STATE BANK	GRANT	66,374	2,597	37,650	4,950
BOSCOBEL	FIRST NATIONAL BANK	GRANT	10,728	578	4,205	0
BOYCEVILLE	NATIONAL BANK OF BOYCEVILLE	DUNN	14,380	593	4,155	1,955
BRILL	BRILL STATE BANK	BARRON	6,457	775	1,233	0
BRILLION	CALUMET COUNTY BANK	CALUMET	31,223	2,964	7,201	4,500
BRODHEAD	BANK OF BRODHEAD	GREEN	43,227	1,784	18,115	2,000
BRODHEAD	GREEN COUNTY BANK	GREEN	19,650	837	6,548	1,711
BROOKFIELD	FIRST WISCONSIN NAT BANK OF BROOKFIELD	WAUKESHA	111,384	18,808	23,528	9,000
BROOKFIELD	M&I NORTHERN BANK	WAUKESHA	301,996	33,503	78,396	1,000
BROOKFIELD	TRI CITY NATIONAL BANK OF BROOKFIELD	WAUKESHA	9,681	765	1,464	300
BROOKLYN	VALLEY BANK BROOKLYN	DANE	18,282	774	3,856	825
BROWN DEER	THE BROWN DEER BANK	MILWAUKEE	92,225	8,965	8,004	5,100
BROWN DEER	TRI CITY NATIONAL BANK OF BROWN DEER	MILWAUKEE	24,169	1,167	8,887	0
BRUCE	DAIRYLAND STATE BANK	RUSK	26,969	2,690	7,753	675
BURLINGTON	BANK OF BURLINGTON	RACINE	121,901	6,183	35,559	17,000
BURLINGTON	FIRST BANKING CENTER-BURLINGTON	RACINE	101,891	14,671	34,177	4,500
BURNETT	BURNETT STATE BANK	DODGE	6,634	229	2,191	1,100
CADOTT	CITIZENS STATE BANK	CHIPPEWA	38,198	3,276	10,136	650
CAMBRIDGE	CAMBRIDGE STATE BANK	DANE	10,788	982	1,364	350
CAMBRIDGE	M&I BANK OF CAMBRIDGE	DANE	29,450	958	5,336	1,786
CAMERON	BANK OF CAMERON	BARRON	8,350	930	2,389	0

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
11,834	159	11,675	353	362	18,997	291	0	1,647	61
15,420	162	15,258	135	987	24,329	354	0	2,194	24
68,922	0	68,922	2,637	1,490	93,310	3,770	0	9,434	952
86,269	957	85,312	3,344	3,080	111,022	14,782	336	11,754	1,314
79,086	914	78,172	2,441	2,116	107,045	4,369	0	11,001	1,102
3,684	65	3,619	212	182	9,224	96	0	734	69
16,115	224	15,891	201	549	29,576	3,274	0	3,633	384
13,019	116	12,903	126	404	28,557	184	0	3,373	270
16,540	170	16,370	577	406	25,877	431	0	2,477	276
9,066	105	8,961	371	278	16,589	354	0	1,434	204
9,115	64	9,051	32	96	15,889	170	0	1,506	214
36,287	500	35,787	1,678	1,287	59,924	2,920	0	8,206	823
11,716	161	11,555	218	685	20,444	239	0	1,685	75
7,076	75	7,001	245	443	10,564	87	0	636	(224)
12,465	200	12,265	219	828	37,757	675	0	4,579	428
3,484	85	3,399	13	423	7,317	93	0	1,020	37
4,979	35	4,944	7	172	11,848	156	0	1,452	141
12,165	103	12,062	143	482	27,575	269	0	4,154	508
20,250	455	19,795	287	1,095	57,032	518	0	8,824	678
5,585	56	5,529	229	187	9,115	157	0	1,456	97
7,208	168	7,040	95	542	13,174	82	0	1,124	(220)
4,302	55	4,247	62	140	5,857	69	0	531	37
16,011	252	15,759	380	419	27,633	858	0	2,732	92
20,444	147	20,297	290	741	39,016	407	0	3,804	510
9,832	101	9,731	468	355	17,925	251	0	1,474	24
57,998	750	57,248	1,815	985	104,662	588	0	6,134	922
185,365	2,178	183,187	2,381	3,529	249,839	28,170	0	23,987	3,712
6,495	27	6,468	570	114	8,159	69	0	1,453	(39)
12,445	128	12,317	282	228	16,452	281	0	1,549	203
68,031	1,355	66,676	944	2,536	83,128	3,109	167	5,821	9
13,665	129	13,536	255	324	21,717	548	0	1,904	353
14,259	108	14,151	729	971	24,694	314	0	1,961	97
61,768	727	61,041	835	1,283	110,895	1,767	0	9,239	1,333
46,463	502	45,961	1,172	1,410	92,491	1,013	0	8,387	904
3,027	22	3,005	6	103	5,878	94	0	662	27
23,160	207	22,953	740	443	34,517	290	0	3,391	302
7,697	123	7,574	365	153	9,998	94	0	696	66
20,412	287	20,125	443	802	27,218	33	0	2,199	266
4,851	50	4,801	18	212	7,554	90	0	706	92

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
CAMPBELLSPORT	MARINE BANK CAMPBELLSPORT	FOND DU LAC	42,584	3,221	9,921	1,300
CASCADE	STATE BANK OF CASCADE	SHEBOYGAN	11,902	1,971	3,103	350
CASCO	VALLEY BANK OF CASCO	KEWAUNEE	31,604	1,533	6,083	1,380
CASHTON	BANK OF CASHTON	MONROE	19,869	1,033	6,862	600
CASSVILLE	BADGER STATE BANK	GRANT	30,349	1,393	12,061	0
CAZENOVIA	STATE BANK OF CAZENOVIA	RICHLAND	19,461	958	10,432	1,000
CEDARBURG	FIRST WISCONSIN BANK OF CEDARBURG	OZAUKEE	78,337	7,042	18,198	1,750
CEDARBURG	OZAUKEE BANK	OZAUKEE	63,588	3,494	18,847	6,600
CHETEK	CHETEK STATE BANK	BARRON	29,755	1,692	9,642	880
CHILTON	STATE BANK OF CHILTON	CALUMET	45,429	1,141	19,514	5,966
CHILTON	VALLEY BANK, CHILTON	CALUMET	39,473	2,307	13,316	2,050
CHIPPEWA FALLS	FIRST NATIONAL BANK	CHIPPEWA	89,878	4,154	30,235	800
CHIPPEWA FALLS	THE NORTHWESTERN BANK	CHIPPEWA	94,831	4,762	45,920	2,050
CLAYTON	CITIZENS STATE BANK	POLK	11,427	1,055	4,961	550
CLEAR LAKE	BANK OF CLEAR LAKE	POLK	21,453	2,267	6,119	1,500
CLEVELAND	CLEVELAND STATE BANK	MANITOWOC	22,238	1,083	9,583	1,000
CLINTON	CITIZENS STATE BANK	ROCK	26,303	1,309	8,881	1,515
CLINTONVILLE	DAIRYMAN'S STATE BANK	WAUPACA	55,669	3,626	19,615	1,235
CLINTONVILLE	FIRSTAR BANK CLINTONVILLE, NA	WAUPACA	35,051	4,022	10,410	1,350
COBB	COBB STATE BANK	IOWA	10,985	672	2,417	660
COCHRANE	BANK OF BUFFALO	BUFFALO	19,101	2,120	5,356	800
COLBY	SECURITY STATE BANK OF COLBY	CLARK	48,286	1,855	18,810	1,450
COLLINS	COLLINS STATE BANK	MANITOWOC	6,029	272	419	1,000
COLOMA	M&I PEOPLES BANK	WAUSHARA	55,534	2,500	15,513	2,700
COLUMBUS	FARMERS & MERCHANTS UNION BANK	COLUMBIA	45,397	2,619	19,088	1,600
COLUMBUS	FIRST NATIONAL BANK	COLUMBIA	36,107	1,407	12,292	1,950
COTTAGE GROVE	COTTAGE GROVE STATE BANK	DANE	23,629	1,775	6,738	1,325
CRANDON	CRANDON NATIONAL BANK	FOREST	29,343	1,180	8,178	975
CRIVITZ	PEMBINE-WAUSAUKEE BANK	MARINETTE	51,744	1,866	16,804	0
CROSS PLAINS	STATE BANK OF CROSS PLAINS	DANE	54,935	1,731	7,494	2,675
CUBA CITY	CUBA CITY STATE BANK	GRANT	32,071	1,333	19,843	709
CUDAHY	FIRST NATIONAL BANK OF CUDAHY	MILWAUKEE	36,192	2,037	7,649	825
CUMBERLAND	NORTHWESTERN STATE BANK	BARRON	47,886	2,390	21,668	2,000
DALLAS	BANK OF DALLAS	BARRON	4,027	349	1,145	490
DARLINGTON	CITIZENS NATIONAL BANK	LAFAYETTE	57,781	4,644	20,561	4,813
DARLINGTON	FIRST NATIONAL BANK	LAFAYETTE	25,896	1,224	14,058	2,400
DE FOREST	DE FOREST-MORRISONVILLE BANK	DANE	39,080	5,575	7,719	3,280
DE PERE	ASSOCIATED DE PERE BANK	BROWN	94,734	4,111	25,948	3,445
DE PERE	PEOPLES MARINE BANK OF GREEN BAY	BROWN	279,638	28,935	70,782	10,800

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
27,492	380	27,112	610	420	38,569	806	0	3,209	373
6,280	43	6,237	91	150	10,713	163	0	1,026	148
21,902	328	21,574	504	530	28,985	329	0	2,290	208
11,006	136	10,870	169	335	17,843	199	0	1,827	197
16,450	153	16,297	138	460	26,929	387	0	3,033	352
6,676	102	6,574	237	260	17,553	219	0	1,689	107
50,297	637	49,660	872	815	72,780	495	0	5,062	860
33,108	88	33,020	1,201	426	54,598	4,825	0	4,165	783
16,571	253	16,318	340	883	27,227	166	0	2,362	293
17,975	315	17,660	562	586	39,411	563	0	5,455	452
20,590	223	20,367	1,015	418	34,942	640	0	3,891	540
51,412	506	50,906	2,505	1,278	79,049	3,670	0	7,159	1,122
40,176	729	39,447	1,319	1,333	84,487	512	0	9,832	1,206
4,597	45	4,552	62	247	10,173	39	0	1,215	114
10,318	154	10,164	847	556	19,625	234	0	1,594	76
9,891	56	9,835	145	592	18,887	173	0	3,178	530
13,869	307	13,562	410	626	24,312	350	0	1,641	39
29,784	317	29,467	596	1,130	50,218	831	0	4,620	602
18,700	246	18,454	257	558	29,874	2,428	0	2,749	140
6,934	66	6,868	146	222	10,112	93	0	780	4
10,025	101	9,924	491	410	17,439	179	120	1,363	72
24,858	252	24,606	856	709	44,116	401	0	3,769	273
4,153	31	4,122	160	56	4,942	68	0	1,019	84
33,212	347	32,865	1,103	853	50,531	476	400	4,127	370
20,851	195	20,656	534	900	41,031	458	0	3,908	365
19,364	149	19,215	402	841	31,157	681	0	4,269	376
13,252	132	13,120	350	321	20,366	887	0	2,376	244
18,012	257	17,755	778	477	26,310	402	0	2,631	303
31,286	475	30,811	1,260	1,003	47,409	519	640	3,176	106
41,289	310	40,979	1,182	874	48,841	1,384	0	4,710	559
9,267	125	9,142	537	507	28,581	458	0	3,032	259
24,883	312	24,571	681	429	32,208	307	0	3,677	499
20,066	362	19,704	356	1,768	42,775	622	0	4,489	785
2,000	18	1,982	38	23	3,589	23	0	415	20
24,940	815	24,125	1,249	2,389	51,012	506	0	6,263	160
7,438	107	7,331	402	481	23,513	217	0	2,166	79
21,448	334	21,114	656	736	36,012	326	0	2,742	152
59,539	721	58,818	841	1,571	81,367	5,992	0	7,375	706
165,360	1,921	163,439	3,139	2,543	250,800	7,430	0	21,408	3,102

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
DE SOTO	DE SOTO STATE BANK	VERNON	6,578	318	799	200
DEERFIELD	BANK OF DEERFIELD	DANE	15,029	1,783	1,447	1,290
DELAFIELD	MARINE BANK WEST, DELAFIELD	WAUKESHA	663,242	63,050	225,949	22,582
DELAVAN	CITIZENS BANK OF DELAVAN	WALWORTH	56,143	7,940	11,588	1,510
DENMARK	DENMARK STATE BANK	BROWN	94,945	7,939	12,505	4,100
DENMARK	VALLEY BADGER BANK	BROWN	29,954	1,015	8,316	0
DODGEVILLE	DODGEVILLE STATE BANK	IOWA	38,845	12,583	11,424	925
DODGEVILLE	M&I BANK OF DODGEVILLE	IOWA	32,889	1,254	14,852	2,500
DORCHESTER	DORCHESTER STATE BANK	CLARK	15,022	1,831	4,438	414
DRUMMOND	STATE BANK OF DRUMMOND	BAYFIELD	17,994	2,463	5,149	614
DURAND	SECURITY NATIONAL BANK OF DURAND	PEPIN	75,772	3,156	38,757	3,450
EAGLE RIVER	FIRST NATIONAL BANK OF EAGLE RIVER	VILAS	45,544	2,246	14,157	0
EAGLE RIVER	M&I BANK OF EAGLE RIVER	VILAS	54,631	1,953	10,219	915
EAST TROY	STATE BANK OF EAST TROY	WALWORTH	35,594	2,502	9,504	700
EAU CLAIRE	CHARTER BANK EAU CLAIRE	EAU CLAIRE	22,520	4,232	4,785	0
EAU CLAIRE	FIRST INTERSTATE BANK OF WISCONSIN, NA	EAU CLAIRE	157,361	11,201	37,094	1,000
EAU CLAIRE	FIRST WISCONSIN NAT. BANK OF EAU CLAIRE	EAU CLAIRE	238,525	37,369	47,927	17,195
EAU CLAIRE	LONDON SQUARE BANK	EAU CLAIRE	21,934	1,651	4,631	1,225
EAU CLAIRE	M&I COMMUNITY STATE BANK	EAU CLAIRE	97,197	7,016	19,846	9,484
EDGAR	THE BANK OF EDGAR	MARATHON	36,408	2,102	11,865	1,889
EDGERTON	FIRST STATE BANK OF EDGERTON	ROCK	22,974	2,289	14,528	0
ELCHO	STATE BANK OF ELCHO	LANGLADE	8,570	2,143	1,557	270
ELDORADO	FIRST WISCONSIN BANK OF ELDORADO	FOND DU LAC	12,127	1,364	3,904	200
ELKHART LAKE	BANK OF ELKHART LAKE	SHEBOYGAN	9,354	581	2,797	891
ELKHORN	COMMUNITY BANK OF ELKHORN	WALWORTH	17,255	1,415	2,896	4,000
ELKHORN	MARINE BANK SOUTHWEST, NA	WALWORTH	101,407	14,372	29,377	1,100
ELKHORN	STATE BANK OF ELKHORN	WALWORTH	55,450	6,323	14,890	785
ELLSWORTH	PIERCE COUNTY BANK & TRUST COMPANY	PIERCE	79,960	5,119	25,908	5,335
ELM GROVE	VILLAGE BANK OF ELM GROVE	WAUKESHA	18,510	1,977	2,995	280
ELMWOOD	FIRST STATE BANK	PIERCE	8,418	659	2,875	630
ELROY	BANK OF ELROY	JUNEAU	21,377	4,681	3,396	0
EVANSVILLE	UNION BANK & TRUST COMPANY	ROCK	32,047	2,893	12,710	0
FALL RIVER	RIO-FALL RIVER UNION BANK	COLUMBIA	22,986	1,084	9,761	3,100
FENNIMORE	FIRST STATE BANK IN FENNIMORE	GRANT	29,757	1,286	9,274	800
FERRYVILLE	FERRYVILLE STATE BANK	CRAWFORD	6,355	396	1,103	1,006
FLORENCE	STATE BANK OF FLORENCE	FLORENCE	12,952	860	3,833	0
FOND DU LAC	AMERICAN BANK OF FOND DU LAC	FOND DU LAC	53,394	6,500	9,138	3,500
FOND DU LAC	F&M BANK	FOND DU LAC	22,827	1,279	4,350	1,320
FOND DU LAC	FIRST WISCONSIN NAT. BANK OF FOND DU LAC	FOND DU LAC	171,226	17,734	46,894	5,700

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
4,733	51	4,682	152	427	5,839	67	0	672	43
9,874	200	9,674	543	292	13,861	215	0	953	(14)
332,666	3,622	329,044	10,746	11,871	568,476	48,373	0	46,393	3,536
34,580	288	34,292	248	565	42,964	2,653	0	10,526	1,344
68,762	840	67,922	1,373	1,106	84,933	1,380	0	8,632	1,051
19,865	212	19,653	622	348	26,761	872	0	2,321	278
13,293	74	13,219	106	588	34,627	508	0	3,710	810
13,417	175	13,242	559	482	30,243	407	0	2,239	272
7,582	102	7,480	522	337	12,731	221	0	2,070	104
9,246	154	9,092	287	389	16,002	649	0	1,343	130
29,041	444	28,597	388	1,424	64,856	477	0	10,439	1,203
27,464	145	27,319	1,174	648	40,764	969	0	3,811	321
40,401	498	39,903	946	695	48,616	742	0	5,273	772
21,929	185	21,744	574	570	31,223	282	0	4,089	376
12,585	130	12,455	827	221	20,096	805	0	1,619	264
105,733	1,393	104,340	2,168	1,558	133,827	9,376	173	13,985	1,841
131,455	1,756	129,699	4,466	1,869	197,829	26,050	0	14,646	2,335
13,783	117	13,666	541	220	19,839	261	0	1,834	276
57,908	825	57,083	2,114	1,654	83,697	7,084	0	6,416	(30)
19,846	253	19,593	452	507	32,583	388	0	3,437	380
5,438	58	5,380	405	372	21,162	160	0	1,652	141
4,314	60	4,254	160	186	7,780	69	0	721	88
6,280	92	6,188	381	90	10,736	415	0	976	55
4,882	50	4,832	144	109	8,222	57	0	1,075	41
8,326	14	8,312	488	144	16,168	80	0	1,007	7
54,566	666	53,900	1,225	1,433	93,253	1,088	0	7,066	(174)
30,947	305	30,642	1,187	1,623	48,134	3,021	0	4,295	567
42,161	516	41,645	670	1,283	71,528	1,257	0	7,175	1,043
12,688	135	12,553	498	207	16,639	250	0	1,621	246
3,871	86	3,785	108	361	7,663	53	0	702	55
12,370	275	12,095	560	645	19,287	212	0	1,878	130
15,873	132	15,741	245	458	28,522	321	0	3,204	262
8,330	100	8,230	464	347	20,366	243	0	2,377	193
17,630	159	17,471	316	610	25,856	988	0	2,913	391
3,675	48	3,627	26	197	5,756	65	0	534	64
7,957	133	7,824	316	119	11,437	471	0	1,044	84
33,823	719	33,104	372	780	44,814	2,633	0	5,947	675
15,118	181	14,937	774	167	20,349	71	0	2,407	(52)
98,373	1,197	97,176	1,983	1,739	159,889	1,038	0	10,299	1,381

CONDITION OF INDIVIDUAL WISCONSIN BANKS AS OF DECEMBER 31, 1987 000 Omitted

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
FOND DU LAC	NATIONAL EXCHANGE BANK & TRUST	FOND DU LAC	192,626	7,197	55,437	5,500
FOOTVILLE	THE FOOTVILLE STATE BANK	ROCK	10,464	1,687	3,512	1,450
FOREST JUNCTION	FOREST JUNCTION STATE BANK	CALUMET	7,667	551	1,367	500
FORT ATKINSON	BANK OF FORT ATKINSON	JEFFERSON	28,326	5,925	4,623	2,000
FORT ATKINSON	CITIZENS STATE BANK	JEFFERSON	41,091	3,430	5,986	0
FORT ATKINSON	FIRST AMERICAN BANK & TRUST COMPANY	JEFFERSON	72,584	2,462	19,591	12,312
FOUNTAIN CITY	FIRST STATE BANK	BUFFALO	17,162	1,770	6,037	2,025
FOX LAKE	STATE BANK OF FOX LAKE	DODGE	23,484	1,137	12,261	750
FRANKLIN	FRANKLIN STATE BANK	MILWAUKEE	15,225	1,521	1,305	500
FREDERIC	FIRST AMERICAN BANK OF FREDERIC	POLK	39,728	1,890	14,402	260
FREEDOM	MARINE BANK FREEDOM	OUTAGAMIE	16,335	1,162	3,503	200
GALESVILLE	BANK OF GALESVILLE	TREMPEALEAU	19,957	2,112	7,024	475
GAYS MILLS	BANK OF GAYS MILLS	CRAWFORD	12,099	833	4,616	277
GENOA	GENOA STATE BANK	VERNON	5,610	2,485	1,302	346
GENOA CITY	CITIZENS STATE BANK	WALWORTH	15,721	875	6,001	0
GILMAN	STATE BANK OF GILMAN	TAYLOR	14,450	1,265	4,301	385
GLENWOOD CITY	FIRST NATIONAL BANK OF GLENWOOD	ST CROIX	17,904	1,605	6,200	0
GOODMAN	CITIZENS BANK OF GOODMAN	MARINETTE	2,778	354	105	1,100
GRAFTON	GRAFTON STATE BANK	OZAUKEE	61,167	4,272	17,543	5,200
GRAND MARSH	GRAND MARSH STATE BANK	ADAMS	20,402	1,979	4,445	1,125
GRANTSBURG	FIRST WISCONSIN BANK OF GRANTSBURG	BURNETT	104,702	7,317	34,619	3,075
GRATIOT	GRATIOT STATE BANK	LAFAYETTE	16,197	1,862	7,879	200
GREEN BAY	ASSOCIATED KELLOGG BANK, NA	BROWN	497,780	44,112	87,566	51,000
GREEN BAY	FIRST INTERSTATE BANK OF WISCONSIN, N.A.	BROWN	56,662	5,334	11,395	1,400
GREEN BAY	FIRST WISCONSIN BANK OF GREEN BAY	BROWN	115,050	9,187	18,498	550
GREEN BAY	M&I FOX HEIGHTS BANK	BROWN	39,521	2,945	8,697	1,600
GREEN BAY	UNIVERSITY BANK	BROWN	88,758	7,154	17,026	0
GREEN BAY	VALLEY BANK, GREEN BAY	BROWN	228,419	16,027	40,301	1,200
GREEN BAY	VALLEY EAST BANK	BROWN	39,617	3,936	5,806	1,000
GREEN LAKE	GREEN LAKE STATE BANK	GREEN	20,977	1,412	4,829	800
GREEN VALLEY	FIRST INTERSTATE BANK OF WIS.- NORTHEAST	SHAWANO	97,787	5,359	28,199	5,350
GREENFIELD	EDGEWOOD BANK	MILWAUKEE	14,827	1,886	2,733	400
GREENFIELD	FIRST WISCONSIN NAT. BANK OF SOUTHGATE	MILWAUKEE	80,497	8,530	19,424	2,000
GREENLEAF	GREENLEAF WAYSIDE BANK	BROWN	18,976	1,811	5,608	725
GREENWOOD	FARMERS & MERCHANTS BANK	CLARK	28,143	1,948	7,537	1,475
GRESHAM	STATE BANK	SHAWANO	15,106	1,610	6,150	1,550
HAGER CITY	HIAWATHA NATIONAL BANK	PIERCE	18,427	1,780	3,553	113
HALES CORNERS	STATE BANK, HALES CORNERS	MILWAUKEE	100,431	6,533	27,890	0
HALES CORNERS	TRI CITY NATIONAL BANK-HALES CORNERS	MILWAUKEE	44,415	2,822	12,167	700

CONDITION OF INDIVIDUAL WISCONSIN BANKS AS OF DECEMBER 31, 1987 000 Omitted

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
121,834	1,851	119,983	1,927	2,582	160,833	11,576	0	20,217	3,018
3,704	62	3,642	22	151	9,475	99	0	890	5
4,869	43	4,826	340	83	6,894	84	0	689	(1)
15,336	181	15,155	260	363	23,115	2,290	0	2,921	343
29,961	258	29,703	682	1,290	37,107	701	0	3,283	325
37,223	315	36,908	544	767	62,211	1,107	0	9,266	1,111
7,043	112	6,931	71	328	15,591	174	0	1,397	98
8,768	108	8,660	270	406	21,364	350	0	1,770	130
11,193	96	11,097	535	267	13,729	46	0	1,450	54
22,069	285	21,784	879	513	35,631	318	0	3,779	292
11,043	146	10,897	400	173	14,910	234	0	1,191	119
9,686	195	9,491	152	703	18,280	225	0	1,452	(263)
6,079	93	5,986	184	203	10,889	224	0	986	129
1,435	21	1,414	19	44	4,907	60	0	643	54
8,495	47	8,448	180	217	13,673	486	0	1,562	139
8,139	81	8,058	189	252	12,665	121	0	1,664	155
9,802	386	9,416	156	527	15,106	472	0	2,326	75
1,174	18	1,156	51	12	2,543	19	0	216	(1)
30,646	392	30,254	1,587	2,311	51,896	5,042	0	4,229	468
12,527	161	12,366	314	173	18,860	154	0	1,388	210
58,105	853	57,252	665	1,774	89,668	8,031	0	7,003	747
5,939	56	5,883	72	301	14,212	191	0	1,794	101
304,360	3,541	300,819	7,115	7,168	384,926	67,270	5,000	40,584	7,108
37,631	375	37,256	461	816	51,794	522	0	4,346	558
85,143	1,134	84,009	1,352	1,454	105,430	2,825	0	6,795	961
25,467	323	25,144	716	419	36,457	237	0	2,827	449
62,708	592	62,116	1,566	896	79,818	3,324	15	5,601	769
162,719	1,716	161,003	5,963	3,925	205,713	5,935	0	16,771	2,717
28,015	286	27,729	542	604	36,401	592	0	2,624	466
13,620	109	13,511	200	225	18,495	188	0	2,294	294
58,310	894	57,416	402	1,061	88,913	904	0	7,970	234
9,233	271	8,962	397	449	13,234	93	0	1,500	176
49,057	628	48,429	846	1,268	73,735	2,181	0	4,581	918
10,250	210	10,040	182	610	17,183	135	0	1,658	159
15,465	273	15,192	312	1,679	23,888	2,206	0	2,049	57
5,618	140	5,478	114	204	12,499	112	0	2,495	217
12,370	139	12,231	345	405	16,755	104	0	1,568	197
63,626	623	63,003	2,001	1,004	90,944	1,476	25	7,986	1,104
27,042	281	26,761	1,430	535	39,941	1,216	0	3,258	636

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
HAMMOND	HAMMOND STATE BANK	ST CROIX	11,992	623	1,481	850
HARTFORD	FIRST NATIONAL BANK OF HARTFORD	WASHINGTON	63,511	2,973	23,474	2,275
HARTLAND	HARTLAND NATIONAL BANK	WAUKESHA	29,318	3,490	5,822	1,750
HARTLAND	VALLEY BANK, SOUTHEAST	WAUKESHA	84,528	5,676	17,332	0
HAYWARD	BANK OF HAYWARD	SAWYER	22,959	1,863	4,376	825
HAYWARD	PEOPLES NATIONAL BANK	SAWYER	67,594	3,504	22,522	25
HELENVILLE	BANK OF HELENVILLE	JEFFERSON	6,711	432	3,119	550
HIGHLAND	HIGHLAND STATE BANK	IOWA	10,783	749	3,978	600
HILBERT	STATE BANK OF HILBERT	CALUMET	8,010	397	1,788	250
HILLSBORO	FARMERS STATE BANK	VERNON	33,969	2,496	10,956	1,725
HOLMEN	BANK OF HOLMEN	LA CROSSE	15,545	4,575	781	465
HORICON	HORICON STATE BANK	DODGE	50,235	1,650	10,198	0
HOWARDS GROVE	STATE BANK OF HOWARDS GROVE	SHEBOYGAN	27,661	733	15,621	900
HUDSON	FIRST NATIONAL BANK OF HUDSON	ST CROIX	48,502	3,021	12,689	1,800
HUDSON	STATE BANK OF HUDSON	ST CROIX	36,595	10,260	5,199	1,700
HURLEY	IRON EXCHANGE BANK	IRON	29,635	1,886	8,563	500
HUSTISFORD	HUSTISFORD STATE BANK	DODGE	15,515	512	4,694	0
INDEPENDENCE	STATE BANK OF INDEPENDENCE	TREMPEALEAU	18,126	954	7,573	1,043
IOLA	FIRST NATIONAL BANK	WAUPACA	25,551	1,538	5,376	2,350
IRON RIVER	SECURITY STATE BANK	BAYFIELD	29,451	4,160	8,967	45
IXONIA	IXONIA STATE BANK	JEFFERSON	41,519	3,157	11,156	750
JANESVILLE	MARINE FIRST NATIONAL BANK	ROCK	149,135	18,634	36,167	3,100
JANESVILLE	ROCK COUNTY NATIONAL BANK	ROCK	72,515	3,254	18,093	2,250
JANESVILLE	ROCK COUNTY SAVINGS & TRUST COMPANY	ROCK	44,497	3,653	4,683	5,100
JANESVILLE	VALLEY BANK--JANESVILLE	ROCK	196,682	41,605	18,594	5,150
JEFFERSON	FARMERS & MERCHANTS BANK	JEFFERSON	61,235	2,265	18,113	3,400
JEFFERSON	JEFFERSON COUNTY BANK	JEFFERSON	43,285	4,155	14,542	1,000
JOHNSON CREEK	F&M BANK OF JOHNSON CREEK	JEFFERSON	29,421	1,697	5,887	750
JUDA	THE BANK OF JUDA	GREEN	13,340	703	4,174	711
JUNCTION CITY	JUNCTION STATE BANK	PORTAGE	11,314	477	5,188	600
JUNEAU	VALLEY BANK OF JUNEAU	DODGE	21,906	1,626	6,538	2,400
KAUKAUNA	BANK OF KAUKAUNA	OUTAGAMIE	40,402	2,152	12,853	1,000
KAUKAUNA	F & M BANK	OUTAGAMIE	69,360	5,279	12,435	3,900
KENDALL	FARMERS & MERCHANTS BANK	MONROE	8,685	2,098	1,333	150
KENOSHA	AMERICAN STATE BANK	KENOSHA	91,842	5,721	23,770	4,250
KENOSHA	FIRST NATIONAL BANK OF KENOSHA	KENOSHA	310,017	10,979	98,850	51,650
KEWASKUM	VALLEY BANK OF KEWASKUM	WASHINGTON	102,409	5,564	30,642	2,520
KEWAUNEE	STATE BANK OF KEWAUNEE	KEWAUNEE	48,313	3,214	17,050	0
KEWAUNEE	UNION STATE BANK	KEWAUNEE	30,039	895	6,411	0

000 Omitted

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
8,461	141	8,320	411	307	10,935	100	0	957	120
32,827	403	32,424	886	1,479	55,874	585	0	7,052	538
17,752	148	17,604	178	474	25,845	1,276	0	2,197	234
58,698	611	58,087	2,305	1,128	76,344	1,645	0	6,539	846
15,407	166	15,241	319	335	20,868	210	0	1,881	441
37,345	408	36,937	898	3,708	59,072	2,811	0	5,711	614
2,521	33	2,488	15	107	6,049	79	0	583	49
5,291	59	5,232	69	155	9,838	89	0	856	120
5,397	64	5,333	83	159	7,095	116	0	799	84
17,707	164	17,543	636	613	29,537	395	0	4,037	412
9,115	107	9,008	288	428	14,248	240	0	1,057	23
36,955	430	36,525	895	967	45,527	882	250	3,576	540
9,677	162	9,515	353	539	24,847	557	0	2,257	287
29,331	297	29,034	512	1,446	44,120	451	0	3,931	607
17,735	165	17,570	1,427	439	33,154	213	0	3,228	547
17,676	189	17,487	789	410	26,716	288	0	2,631	251
9,972	116	9,856	243	210	13,272	149	0	2,094	210
8,500	288	8,212	86	258	16,771	209	0	1,146	62
15,590	87	15,503	353	431	22,977	323	0	2,251	217
15,725	156	15,569	206	504	24,050	1,252	0	4,149	515
25,047	505	24,542	323	1,591	38,055	246	0	3,218	402
87,094	1,088	86,006	2,489	2,739	136,049	1,637	0	11,449	1,549
46,429	387	46,042	1,505	1,371	60,871	4,186	0	7,458	655
29,892	315	29,577	1,003	481	40,348	451	0	3,698	431
122,618	1,492	121,126	6,030	4,177	177,520	4,492	0	14,670	2,022
36,078	360	35,718	708	1,031	55,441	616	0	5,178	648
21,870	332	21,538	593	1,457	38,827	696	0	3,762	125
20,477	257	20,220	271	596	27,074	199	0	2,148	301
7,462	140	7,322	283	147	12,202	110	0	1,028	61
4,701	58	4,643	255	151	9,596	98	0	1,620	167
10,427	105	10,322	811	209	18,893	247	0	2,766	213
23,505	168	23,337	421	639	35,996	621	0	3,785	377
45,680	443	45,237	1,346	1,163	63,049	605	0	5,706	695
4,670	53	4,617	148	339	7,706	73	0	906	48
54,263	456	53,807	3,429	865	83,082	1,974	0	6,786	573
141,138	1,149	139,989	4,093	4,456	253,922	27,505	0	28,590	4,311
61,096	672	60,424	1,742	1,517	93,176	1,196	0	8,037	1,351
26,138	278	25,860	712	1,477	43,148	988	0	4,177	531
21,707	184	21,523	400	810	26,855	877	0	2,307	198

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
KIEL	CITIZENS STATE BANK	MANITOWOC	28,683	1,639	7,538	138
KIEL	STATE BANK OF KIEL	MANITOWOC	27,097	1,355	12,240	800
KINGSTON	KINGSTON-DALTON STATE BANK	GREEN LAKE	13,039	350	5,144	550
LA CROSSE	COULEE STATE BANK	LA CROSSE	51,720	3,026	27,444	2,975
LA CROSSE	EXCHANGE STATE BANK	LA CROSSE	52,258	2,222	19,929	4,884
LA CROSSE	LA CROSSE TRUST COMPANY	LA CROSSE	1,908	134	1,337	0
LA CROSSE	NORWEST BANK LA CROSSE, NA	LA CROSSE	201,253	15,902	55,131	4,200
LA CROSSE	STATE BANK OF LA CROSSE	LA CROSSE	122,499	13,635	31,558	7,549
LA CROSSE	VALLEY VIEW BANK	LA CROSSE	4,440	608	460	250
LA FARGE	LA FARGE STATE BANK	VERNON	16,821	4,701	3,030	800
LADYSMITH	PIONEER NATIONAL BANK	RUSK	35,611	1,474	11,831	0
LADYSMITH	SECURITY STATE BANK	RUSK	38,670	9,048	13,641	675
LAKE GENEVA	CITIZENS NATIONAL BANK OF LAKE GENEVA	WALWORTH	39,441	2,155	7,050	0
LAKE GENEVA	FIRST BANK SOUTHEAST OF LAKE GENEVA, NA	WALWORTH	129,531	8,166	46,741	3,600
LAKE MILLS	BANK OF LAKE MILLS	JEFFERSON	27,380	1,662	9,421	1,100
LAKE MILLS	THE GREENWOOD'S STATE BANK	JEFFERSON	21,121	1,943	7,763	1,540
LANCASTER	M&I LANCASTER STATE BANK	GRANT	49,230	1,931	15,71[illegible]	4,300
LANCASTER	UNION BANK & TRUST	GRANT	35,264	2,513	9,965	4,007
LAND O' LAKES	HEADWATERS STATE BANK	VILAS	11,230	1,211	1,601	300
LAONA	LAONA STATE BANK	FOREST	22,353	997	6,808	991
LARSEN	MARINE BANK LARSEN	WINNEBAGO	17,865	997	8,462	1,200
LEBANON	LEBANON STATE BANK	DODGE	6,514	863	1,123	645
LITTLE CHUTE	BANK OF LITTLE CHUTE	OUTAGAMIE	45,188	3,623	16,409	1,600
LIVINGSTON	LIVINGSTON STATE BANK	GRANT	24,079	670	9,141	1,325
LODI	STATE BANK OF LODI	COLUMBIA	40,573	1,987	12,489	0
LONE ROCK	STATE BANK OF LONE ROCK	RICHLAND	7,958	490	2,496	550
LOYAL	CITIZENS STATE BANK OF LOYAL	CLARK	41,589	1,969	14,565	207
LUCK	FIDELITY STATE BANK	POLK	35,060	2,211	9,609	150
LUXEMBURG	BANK OF LUXEMBURG	KEWAUNEE	46,051	1,511	12,985	1,800
MADISON	ASSOCIATED RANDALL BANK	DANE	65,914	3,714	9,298	6,000
MADISON	BANKERS' BANK OF WISCONSIN	DANE	60,146	10,491	8,374	15,949
MADISON	CBI TRUST & FIN. SERVICES, INC.	DANE	221	87	99	0
MADISON	FIRST WISCONSIN NATIONAL BANK OF MADISON	DANE	547,415	79,989	156,861	0
MADISON	M&I BANK OF HILLDALE	DANE	288,009	22,269	38,997	0
MADISON	M&I BANK OF MADISON	DANE	221,347	21,478	48,805	16,200
MADISON	MARINE BANK DANE COUNTY	DANE	210,433	17,754	61,719	7,000
MADISON	PARK BANK	DANE	55,073	6,108	7,771	0
MADISON	VALLEY BANK	DANE	58,377	12,463	5,831	2,200
MADISON	VALLEY BANK MONONA GROVE	DANE	101,029	6,675	16,774	1,800

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
18,641	267	18,374	207	787	22,996	2,918	0	2,769	215
12,231	113	12,118	242	342	24,426	284	0	2,387	241
6,703	94	6,609	217	169	11,938	101	0	1,000	100
17,049	175	16,874	488	913	46,300	500	0	4,920	550
23,831	209	23,622	659	942	45,993	453	0	5,812	651
0	0	0	325	112	0	70	0	1,838	520
122,858	1,140	121,718	2,098	2,204	166,660	22,494	875	11,224	1,839
67,841	767	67,074	1,314	1,369	114,035	783	0	7,681	641
2,908	171	2,737	250	135	3,891	65	0	484	(141)
7,928	64	7,864	61	365	15,105	133	0	1,583	158
21,067	265	20,802	380	1,124	31,217	982	0	3,412	568
14,335	46	14,289	243	774	33,136	1,686	0	3,848	634
28,402	123	28,279	1,164	793	36,222	427	0	2,792	402
63,529	416	63,113	3,728	4,183	115,897	4,935	0	8,699	1,126
14,064	101	13,963	292	942	24,296	361	0	2,723	260
9,237	92	9,145	313	417	19,303	297	0	1,521	114
26,143	300	25,843	513	932	43,674	846	0	4,710	253
17,110	253	16,857	603	1,319	32,650	385	0	2,229	(69)
7,718	87	7,631	308	179	10,218	107	0	905	137
12,876	303	12,573	276	708	20,187	632	0	1,534	276
6,980	118	6,862	100	244	16,127	160	0	1,578	199
3,604	54	3,550	85	248	5,925	52	0	537	9
22,770	204	22,566	301	689	39,302	549	0	5,337	792
12,379	162	12,217	235	491	21,452	276	0	2,351	294
24,811	253	24,558	648	891	36,297	449	0	3,827	236
4,206	39	4,167	130	125	7,283	90	0	585	51
23,110	587	22,523	606	1,719	38,106	470	0	3,013	(304)
21,774	102	21,672	922	496	32,179	216	0	2,665	538
28,490	387	28,103	997	655	40,735	573	0	4,743	457
44,705	440	44,265	1,870	767	60,638	520	150	4,606	581
23,844	285	23,559	160	1,613	33,754	21,751	0	4,641	213
0	0	0	33	2	0	(29)	0	250	(32)
284,975	3,996	280,979	19,579	10,007	481,752	31,805	0	33,858	7,909
218,728	2,185	216,543	7,062	3,138	255,444	10,572	2,000	19,993	3,143
126,844	1,310	125,534	4,504	4,826	192,516	12,618	0	16,213	2,479
117,104	1,264	115,840	4,637	3,483	175,938	18,846	0	15,649	2,003
38,982	470	38,512	2,024	658	50,423	1,413	0	3,237	361
36,749	409	36,340	794	749	53,038	1,002	0	4,337	673
74,216	816	73,400	1,058	1,322	92,184	1,598	0	7,247	1,361

CONDITION OF INDIVIDUAL WISCONSIN BANKS AS OF DECEMBER 31, 1987

000 Omitted

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
MADISON	VALLEY BANK, MADISON	DANE	251,624	33,520	37,645	3,800
MADISON	VALLEY BANK, SHOREWOOD HILLS	DANE	44,103	3,540	3,951	1,500
MAIDEN ROCK	FIRST NATIONAL BANK OF MAIDEN ROCK	PIERCE	11,243	1,347	2,486	615
MANAWA	FARMERS STATE BANK OF MANAWA	WAUPACA	37,697	8,821	10,289	6,874
MANITOWOC	ASSOCIATED MANITOWOC BANK, NA	MANITOWOC	184,912	4,493	73,855	8,300
MANITOWOC	FIRST NATIONAL BANK IN MANITOWOC	MANITOWOC	111,286	7,305	35,141	800
MANITOWOC	FIRST WISCONSIN BANK OF MANITOWOC	MANITOWOC	116,549	6,760	21,805	2,470
MARATHON	MARATHON STATE BANK	MARATHON	50,527	2,023	27,067	3,600
MARINETTE	FARMERS & MERCHANTS BANK & TRUST	MARINETTE	88,681	3,401	41,531	2,276
MARINETTE	FIRST NATIONAL BANK OF WISCONSIN	MARINETTE	34,179	3,024	5,731	4,000
MARINETTE	STEPHENSON NATIONAL BANK & TRUST	MARINETTE	80,132	3,971	18,766	4,800
MARION	MARION STATE BANK	WAUPACA	48,084	2,753	18,829	2,276
MARKESAN	FARMERS STATE BANK	GREEN LAKE	26,133	802	8,043	600
MARKESAN	MARKESAN STATE BANK	GREEN LAKE	25,989	1,164	10,833	700
MARSHFIELD	ASSOCIATED CITIZENS BANK, NA	WOOD	102,986	5,102	39,324	3,680
MARSHFIELD	M&I CENTRAL BANK AND TRUST	WOOD	96,168	7,579	24,381	8,300
MARSHFIELD	M&I TRI-COUNTY BANK	WOOD	35,306	2,305	4,876	3,920
MATTOON	MATTOON STATE BANK	SHAWANO	3,598	393	737	0
MAUSTON	BANK OF MAUSTON	JUNEAU	55,292	5,747	13,772	1,100
MAYVILLE	M&I BANK OF MAYVILLE	DODGE	68,020	2,926	17,025	1,600
MAZOMANIE	THE PEOPLES STATE BANK	DANE	17,932	2,197	1,875	958
MCFARLAND	MCFARLAND STATE BANK	DANE	24,694	2,005	6,379	2,052
MEDFORD	MEDFORD NATIONAL BANK	TAYLOR	23,958	2,010	3,283	975
MEDFORD	STATE BANK OF MEDFORD	TAYLOR	98,641	7,662	32,669	4,102
MELROSE	BANK OF MELROSE	JACKSON	35,498	3,329	10,003	1,135
MENASHA	FIRST NATIONAL BANK OF MENASHA	WINNEBAGO	42,597	4,163	7,861	1,775
MENASHA	FIRST WISCONSIN BANK OF MENASHA	WINNEBAGO	63,755	6,208	13,375	1,500
MENOMONEE FALLS	F&M BANK	WAUKESHA	255,326	14,859	51,330	14,073
MENOMONEE FALLS	F&M TRUST COMPANY, INC.	WAUKESHA	348	1	100	141
MENOMONEE FALLS	M&I BANK OF MENOMONEE FALLS	WAUKESHA	90,571	6,846	27,116	3,700
MENOMONEE FALLS	TRI CITY NAT. BANK OF MENOMONEE FALLS	WAUKESHA	2,829	141	1,242	0
MENOMONIE	BANK OF MENOMONIE	DUNN	59,220	14,298	17,841	925
MENOMONIE	FIRST BANK & TRUST	DUNN	52,061	6,155	19,737	0
MENOMONIE	VALLEY BANK, MENOMONIE	DUNN	48,341	2,382	13,350	1,275
MEQUON	FIRST WISCONSIN NATIONAL BANK OF MEQUON	OZAUKEE	37,763	2,425	7,621	2,900
MEQUON	MARINE BANK MEQUON	OZAUKEE	22,445	1,628	4,004	1,200
MERCER	NORTHERN HIGHLANDS STATE BANK	IRON	9,108	1,068	717	450
MERRILL	LINCOLN COUNTY BANK	LINCOLN	37,872	2,139	12,056	900
MERRILL	M&I CITIZENS AMERICAN BANK	LINCOLN	66,123	3,253	17,587	9,500

CONDITION OF INDIVIDUAL WISCONSIN BANKS AS OF DECEMBER 31, 1987

000 Omitted

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
162,555	1,714	160,841	7,243	8,575	225,578	10,558	0	15,488	(76)
34,492	315	34,177	448	487	40,290	586	0	3,227	530
6,126	63	6,063	425	307	10,292	130	0	821	100
11,373	135	11,238	54	421	33,674	396	0	3,627	328
95,404	1,394	94,010	1,985	2,269	158,360	10,429	0	16,123	2,550
64,819	821	63,998	1,443	2,599	98,245	4,707	0	8,334	1,160
83,536	1,156	82,380	1,101	2,033	97,867	11,413	208	7,061	994
17,170	46	17,124	143	570	43,127	798	0	6,602	772
39,226	560	38,666	1,362	1,445	78,018	3,270	0	7,393	550
20,245	133	20,112	772	540	28,785	3,108	0	2,286	129
51,058	509	50,549	647	1,399	67,295	6,163	0	6,674	906
22,875	353	22,522	973	731	42,848	654	0	4,582	672
15,836	181	15,655	237	796	23,135	261	0	2,737	271
12,781	114	12,667	232	393	22,749	344	0	2,896	336
52,446	528	51,918	1,296	1,666	88,477	7,129	0	7,380	1,048
53,476	535	52,941	1,744	1,223	87,751	1,219	0	7,198	996
23,681	544	23,137	591	477	32,342	358	0	2,606	35
2,300	43	2,257	118	93	3,312	17	0	269	1
33,142	384	32,758	544	1,371	49,562	966	0	4,764	664
45,368	568	44,800	764	905	62,567	595	0	4,858	782
12,430	185	12,245	416	241	16,533	194	0	1,205	163
13,125	100	13,025	164	1,069	22,233	285	0	2,176	238
15,907	101	15,806	509	1,375	22,174	262	0	1,522	0
51,719	561	51,158	1,182	1,868	85,480	4,736	0	8,425	792
20,382	280	20,102	141	788	32,402	482	0	2,614	161
27,760	304	27,456	761	581	39,231	254	0	3,112	126
41,637	580	41,057	934	681	54,330	5,398	0	4,027	394
169,140	1,556	167,584	3,855	3,625	222,717	15,025	600	16,984	2,063
0	0	0	16	90	0	0	0	348	(84)
51,070	471	50,599	1,307	1,003	83,485	1,037	0	6,049	933
1,395	0	1,395	22	29	1,258	77	0	1,494	(6)
24,947	230	24,717	827	612	51,245	852	0	7,123	776
24,661	316	24,345	793	1,031	43,893	1,364	0	6,804	745
28,394	391	28,003	1,800	1,531	43,300	1,601	0	3,440	(46)
24,215	420	23,795	493	529	35,146	515	0	2,102	113
14,552	176	14,376	1,075	162	20,127	387	0	1,931	(197)
6,559	73	6,486	206	181	8,321	55	0	732	25
20,985	180	20,805	531	1,441	34,601	267	0	3,004	451
34,065	362	33,703	1,056	1,024	59,438	1,642	0	5,043	757

CONDITION OF INDIVIDUAL WISCONSIN BANKS AS OF DECEMBER 31, 1987 000 Omitted

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
MIDDLETON	M&I BANK OF MIDDLETON	DANE	31,841	1,533	7,079	3,950
MIDDLETON	VALLEY BANK MIDDLETON	DANE	97,080	6,310	15,154	5,500
MILTON	BANK OF MILTON	ROCK	16,457	1,484	4,624	0
MILTON	THE FARMERS BANK	ROCK	20,493	1,478	9,530	1,000
MILWAUKEE	ASSOCIATED COMMERCE BANK	MILWAUKEE	139,875	13,397	44,079	4,500
MILWAUKEE	FIRST BANK SOUTHEAST, NATIONAL ASSOCIATI	MILWAUKEE	214,910	9,020	66,262	810
MILWAUKEE	FIRST BANK, (N.A.)	MILWAUKEE	1,313,363	110,421	160,279	54,725
MILWAUKEE	FIRST WISCONSIN NAT. BANK OF MILWAUKEE	MILWAUKEE	3,680,860	724,506	209,221	33,670
MILWAUKEE	FIRST WISCONSIN NORTHWESTERN NAT. BANK	MILWAUKEE	32,006	2,524	9,718	1,500
MILWAUKEE	FIRST WISCONSIN TRUST COMPANY	MILWAUKEE	102,578	1,342	9,796	75,000
MILWAUKEE	FIRSTMIL BANK	MILWAUKEE	10,204	848	4,325	0
MILWAUKEE	GREATER MILWAUKEE BANK	MILWAUKEE	64,420	4,914	14,633	130
MILWAUKEE	KILBOURN STATE BANK	MILWAUKEE	71,183	2,460	33,736	7,733
MILWAUKEE	LAYTON STATE BANK	MILWAUKEE	50,639	2,752	36,648	0
MILWAUKEE	LINCOLN STATE BANK	MILWAUKEE	84,942	6,017	22,087	2,525
MILWAUKEE	M&I MARSHALL & ILSLEY BANK	MILWAUKEE	2,394,653	337,635	549,336	19,300
MILWAUKEE	MARINE BANK, NA	MILWAUKEE	1,656,019	196,991	312,052	28,545
MILWAUKEE	MARINE TRUST COMPANY, NA	MILWAUKEE	10,373	2,417	3,930	2,000
MILWAUKEE	MARSHALL & ILSLEY TRUST COMPANY	MILWAUKEE	47,220	29,873	4,015	0
MILWAUKEE	MILWAUKEE WESTERN BANK	MILWAUKEE	99,039	4,723	56,428	8,000
MILWAUKEE	MITCHELL STREET STATE BANK	MILWAUKEE	60,781	4,441	18,893	2,200
MILWAUKEE	NORTH MILWAUKEE STATE BANK	MILWAUKEE	22,053	3,847	6,096	1,696
MILWAUKEE	PARK BANK	MILWAUKEE	44,678	9,239	9,707	1,800
MILWAUKEE	PARK STATE BANK	MILWAUKEE	128,242	8,529	36,091	3,300
MILWAUKEE	UNIVERSITY NATIONAL BANK	MILWAUKEE	29,748	2,328	9,939	0
MINERAL POINT	FARMERS SAVINGS BANK	IOWA	45,955	6,320	14,824	826
MINOCQUA	FIRST WISCONSIN BANK OF MINOCQUA	ONEIDA	70,104	5,616	24,117	4,800
MONDOVI	FIRST NATIONAL BANK OF MONDOVI	BUFFALO	17,727	1,598	7,505	471
MONDOVI	MONDOVI STATE BANK	BUFFALO	10,265	1,340	1,974	1,215
MONROE	FIRST NATIONAL BANK OF MONROE	GREEN	91,632	5,883	26,750	6,567
MONROE	MARINE BANK MONROE	GREEN	88,167	13,422	28,593	1,000
MONTELLO	THE MONTELLO STATE BANK	MARQUETTE	32,400	1,163	15,511	699
MONTFORT	CITIZENS STATE BANK	GRANT	13,460	597	5,487	350
MONTICELLO	BANK OF MONTICELLO	GREEN	27,728	1,863	10,485	692
MOSINEE	M&I BANK OF MOSINEE	MARATHON	28,213	1,142	4,724	3,445
MOUNT CALVARY	MOUNT CALVARY STATE BANK	FOND DU LAC	22,910	1,458	7,841	2,100
MOUNT HOREB	STATE BANK OF MOUNT HOREB	DANE	54,838	2,478	20,068	1,479
MUKWONAGO	CITIZENS BANK OF MUKWONAGO	WAUKESHA	94,748	5,479	20,495	7,500
MUKWONAGO	COMMUNITY NATIONAL BANK OF MUKWONAGO	WAUKESHA	15,393	1,280	1,481	0

CONDITION OF INDIVIDUAL WISCONSIN BANKS AS OF DECEMBER 31, 1987 000 Omitted

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
18,309	179	18,130	764	385	29,684	72	0	2,085	308
68,766	753	68,013	1,080	1,023	89,223	246	0	7,611	1,049
9,967	94	9,873	254	222	15,145	112	0	1,200	130
7,786	91	7,695	316	474	18,563	264	0	1,666	335
76,237	717	75,520	422	1,957	102,560	26,829	0	10,486	1,395
127,106	1,341	125,765	7,355	5,698	187,221	10,841	0	16,848	1,965
876,788	12,293	864,495	8,244	115,199	934,168	306,917	10,000	62,278	8,148
2,618,031	139,056	2,478,975	104,706	129,782	2,808,607	730,418	0	141,835	(82,262)
17,655	237	17,418	495	351	29,780	228	0	1,998	300
8,854	73	8,781	3,343	4,316	89,941	2,899	0	9,738	5,939
4,346	200	4,146	669	216	7,637	2,098	0	469	(920)
43,755	377	43,378	798	567	58,876	470	160	4,914	753
25,595	740	24,855	1,139	1,260	53,668	5,897	0	11,618	1,570
10,081	188	9,893	467	879	45,034	400	0	5,205	586
52,623	441	52,182	1,178	953	77,830	612	0	6,500	715
1,425,400	18,573	1,406,827	37,252	44,303	1,791,678	422,828	13,640	166,507	21,708
1,058,839	15,652	1,043,187	16,911	58,333	1,263,708	295,468	0	96,843	1,464
0	0	0	1,589	437	0	1,397	0	8,976	5,203
0	0	0	0	13,332	0	40,844	0	6,376	5,358
28,714	882	27,832	860	1,196	83,449	5,590	0	10,000	1,162
32,981	261	32,720	1,788	739	52,954	2,040	0	5,787	528
9,821	106	9,715	164	535	19,820	581	380	1,272	(39)
23,502	400	23,102	455	375	39,917	904	0	3,857	315
78,644	1,200	77,444	1,164	1,714	114,353	2,500	0	11,389	1,790
17,024	192	16,832	109	540	26,582	774	0	2,392	279
23,135	232	22,903	357	725	41,779	615	0	3,561	474
34,125	525	33,600	1,035	936	63,896	1,972	0	4,236	696
7,706	129	7,577	261	315	16,313	104	0	1,310	(18)
5,660	85	5,575	31	130	9,315	122	0	828	109
49,816	1,597	48,219	2,568	1,645	85,519	1,084	0	5,029	684
42,924	490	42,434	1,181	1,537	80,685	808	0	6,674	909
14,081	206	13,875	390	762	29,464	191	0	2,745	328
6,566	152	6,414	211	401	11,899	264	0	1,297	207
13,335	203	13,132	958	598	23,839	331	0	3,558	306
18,532	507	18,025	414	463	25,817	186	0	2,210	14
11,325	133	11,192	76	243	20,210	207	0	2,493	247
29,240	530	28,710	1,145	958	50,205	557	0	4,076	394
59,819	671	59,148	997	1,129	86,953	497	0	7,298	956
12,036	115	11,921	473	238	13,854	102	0	1,437	218

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
NECEDAH	THE NECEDAH BANK	JUNEAU	15,988	821	4,449	749
NEENAH	ASSOCIATED BANK, NATIONAL ASSOCIATION	WINNEBAGO	240,304	14,628	62,626	18,100
NEENAH	MARINE NATIONAL BANK OF NEENAH	WINNEBAGO	61,697	7,112	11,403	0
NEILLSVILLE	FIRST NATIONAL BANK AT NEILLSVILLE	CLARK	37,037	857	11,792	2,605
NEILLSVILLE	NEILLSVILLE BANK	CLARK	45,224	3,968	16,789	2,420
NEKOOSA	NEKOOSA-PORT EDWARDS STATE BANK	WOOD	51,258	2,634	12,447	2,277
NESHKORO	FARMERS EXCHANGE BANK	MARQUETTE	15,465	698	5,195	800
NEW AUBURN	SECURITY BANK	CHIPPEWA	13,333	3,517	2,754	0
NEW BERLIN	FIRST INTERSTATE BANK OF WIS.- SOUTHEAST	WAUKESHA	481,312	35,111	93,946	1,000
NEW GLARUS	THE BANK OF NEW GLARUS	GREEN	39,026	2,380	12,708	750
NEW HOLSTEIN	M&I NEW HOLSTEIN BANK	CALUMET	47,494	3,042	14,122	4,700
NEW LISBON	M&I COMMUNITY FIRST BANK	JUNEAU	36,794	1,425	10,076	2,950
NEW LONDON	NEW LONDON NATIONAL BANK	WAUPACA	15,144	888	2,584	1,125
NEW LONDON	THE FIRST STATE BANK	WAUPACA	90,651	6,363	24,884	1,700
NEW RICHMOND	BANK OF NEW RICHMOND	ST CROIX	48,744	1,826	16,435	0
NEW RICHMOND	FIRST NATIONAL BANK OF NEW RICHMOND	ST CROIX	34,495	3,229	3,327	2,315
NEWBURG	STATE BANK OF NEWBURG	WASHINGTON	16,126	507	6,632	400
NEWTON	NEWTON STATE BANK	MANITOWOC	12,385	425	3,669	2,308
NIAGARA	FIRST NATIONAL BANK OF NIAGARA	MARINETTE	22,565	2,677	4,321	0
NICHOLS	STATE BANK OF NICHOLS	OUTAGAMIE	9,693	1,084	2,007	1,076
NORWALK	COMMUNITY STATE BANK	MONROE	6,838	381	1,913	354
OAK CREEK	TRI CITY NATIONAL BANK OF OAK CREEK	MILWAUKEE	59,542	3,572	21,218	0
OAKFIELD	BANK OF OAKFIELD	FOND DU LAC	16,283	541	5,662	1,400
OCONOMOWOC	FIRST BANK OF OCONOMOWOC	WAUKESHA	62,011	3,963	22,986	500
OCONTO	AMERICAN BANK OF WISCONSIN	OCONTO	96,846	3,798	26,778	400
OMRO	WINNEBAGO COUNTY BANK	WINNEBAGO	50,008	1,518	13,086	3,275
ONALASKA	BANK OF ONALASKA	LA CROSSE	40,126	2,008	6,242	6,790
ONTARIO	BANK OF ONTARIO	VERNON	5,750	1,880	655	141
OOSTBURG	OOSTBURG STATE BANK	SHEBOYGAN	38,245	1,747	11,144	1,430
OREGON	COMMUNITY NATIONAL BANK	DANE	21,209	3,479	3,850	0
OREGON	VALLEY BANK OF OREGON	DANE	39,393	4,291	9,562	2,700
ORFORDVILLE	FARMERS AND MERCHANTS BANK	ROCK	13,916	640	6,227	1,000
OSCEOLA	BANK OF OSCEOLA	POLK	26,454	970	3,979	4,515
OSHKOSH	FIRST WISCONSIN NATIONAL BANK OF OSHKOSH	WINNEBAGO	192,602	15,739	43,305	5,500
OSHKOSH	M&I WESTERN STATE BANK	WINNEBAGO	93,361	3,670	28,962	2,700
OSHKOSH	MARINE BANK OSHKOSH, NA	WINNEBAGO	80,421	8,400	17,427	0
OSHKOSH	VALLEY BANK OF OSHKOSH	WINNEBAGO	98,119	6,405	22,731	3,500
OSSEO	UNITED BANK	TREMPEALEAU	51,027	5,835	7,507	1,175
OWEN	OWEN-CURTISS STATE BANK	CLARK	17,325	5,360	2,550	860

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
9,704	112	9,592	57	320	14,228	88	0	1,672	193
139,034	1,607	137,427	4,749	2,774	207,028	15,869	0	17,407	2,010
40,652	400	40,252	1,591	1,339	54,429	2,224	0	5,044	582
20,539	348	20,191	868	724	33,798	418	0	2,821	44
20,956	258	20,698	530	819	41,262	608	0	3,354	230
33,072	415	32,657	502	741	47,138	534	0	3,586	488
8,585	88	8,497	54	221	14,057	132	0	1,276	101
6,707	67	6,640	169	253	10,986	1,358	0	989	97
335,148	2,708	332,440	11,155	7,660	428,998	13,753	0	38,561	2,618
22,209	321	21,888	737	563	35,407	496	0	3,123	239
24,577	286	24,291	514	825	43,432	219	0	3,843	423
21,194	345	20,849	967	527	33,724	265	0	2,805	136
10,023	191	9,832	504	211	14,054	103	0	987	42
53,840	651	53,189	3,487	1,028	76,803	4,729	0	9,119	1,013
28,813	282	28,531	1,002	950	42,520	2,174	0	4,050	580
24,038	234	23,804	857	963	31,402	271	0	2,822	502
8,456	58	8,398	111	78	14,173	91	0	1,862	217
5,827	65	5,762	49	172	10,229	913	0	1,243	101
14,946	101	14,845	456	266	20,288	310	0	1,967	179
5,176	55	5,121	131	274	8,486	67	0	1,140	112
4,043	85	3,958	54	178	5,876	73	0	889	83
33,472	385	33,087	610	1,055	52,940	1,705	0	4,897	1,058
8,471	102	8,369	125	186	14,547	108	0	1,628	147
30,963	258	30,705	2,668	1,189	53,953	2,601	0	5,457	657
61,508	930	60,578	2,233	3,059	85,602	3,316	0	7,928	396
30,490	270	30,220	909	1,000	43,657	2,420	0	3,931	500
24,587	1,441	23,146	576	1,364	37,491	848	0	1,787	(1,187)
2,882	25	2,857	41	176	5,257	67	0	426	28
23,828	332	23,496	57	371	33,017	1,070	0	4,158	365
13,158	79	13,079	582	219	18,504	1,195	0	1,510	243
21,820	261	21,559	520	761	35,898	760	0	2,735	348
5,583	58	5,525	247	277	12,591	95	0	1,230	56
16,339	224	16,115	367	508	23,166	918	0	2,370	310
123,732	1,628	122,104	4,049	1,905	173,322	7,748	0	11,532	2,018
56,511	735	55,776	1,141	1,112	84,034	1,422	0	7,905	810
52,224	659	51,565	1,983	1,046	67,578	7,008	0	5,835	706
63,125	763	62,362	1,595	1,526	78,536	12,278	0	7,305	1,090
35,274	568	34,706	984	820	45,904	627	0	4,496	1,320
8,400	125	8,275	157	123	15,823	128	0	1,374	226

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
PALMYRA	PALMYRA STATE BANK	JEFFERSON	14,009	887	3,292	3,600
PARK FALLS	FIRST NATIONAL BANK OF PARK FALLS	PRICE	54,151	3,340	9,979	0
PARK FALLS	PARK FALLS STATE BANK	PRICE	25,479	2,831	8,042	870
PESHTIGO	PESHTIGO NATIONAL BANK	MARINETTE	28,533	1,206	7,683	1,250
PESHTIGO	VALLEY BANK, PESHTIGO	MARINETTE	30,831	2,889	10,092	3,100
PHILLIPS	THE STATE BANK OF PHILLIPS	PRICE	32,966	7,800	11,846	645
PIGEON FALLS	PIGEON FALLS STATE BANK	TREMPEALEAU	15,303	1,251	3,607	930
PITTSVILLE	PEOPLES STATE BANK	WOOD	28,788	4,375	13,569	1,312
PLATTEVILLE	FIRST NATIONAL BANK OF PLATTEVILLE	GRANT	54,000	5,290	18,458	4,600
PLATTEVILLE	MOUND CITY BANK	GRANT	64,036	1,815	26,308	2,900
PLATTEVILLE	STATE NATIONAL BANK OF PLATTEVILLE	GRANT	45,865	1,924	18,082	2,000
PLOVER	M&I BANK OF PLOVER	PORTAGE	31,908	1,372	6,975	4,200
PLYMOUTH	DAIRY STATE BANK	SHEBOYGAN	33,684	2,147	8,624	1,042
PORT WASHINGTON	COLONIAL NATIONAL BANK	OZAUKEE	34,758	2,077	6,694	1,000
PORT WASHINGTON	THE PORT WASHINGTON STATE BANK	OZAUKEE	79,948	4,241	28,419	2,000
PORTAGE	FIRST NATIONAL BANK OF PORTAGE	COLUMBIA	92,208	3,190	27,811	750
PORTAGE	FIRST WISCONSIN BANK OF PORTAGE	COLUMBIA	72,833	6,173	30,669	1,700
POTOSI	POTOSI STATE BANK	GRANT	22,412	1,037	7,282	2,072
POTTER	FARMERS STATE BANK OF POTTER	CALUMET	6,277	445	1,276	550
POUND	FARMERS STATE BANK	MARINETTE	42,833	3,495	6,547	1,790
POY SIPPI	FARMERS STATE BANK	WAUSHARA	12,662	1,769	2,583	95
POYNETTE	BANK OF POYNETTE	COLUMBIA	18,429	1,413	3,850	500
PRAIRIE DU CHIEN	PEOPLES STATE BANK	CRAWFORD	57,497	2,225	23,352	500
PRAIRIE DU CHIEN	PRAIRIE CITY BANK	CRAWFORD	55,219	3,235	24,785	1,100
PRAIRIE DU SAC	BANK OF PRAIRIE DU SAC	SAUK	59,078	2,008	22,313	184
PRAIRIE FARM	FIRST STATE BANK OF PRAIRIE FARM	BARRON	12,443	320	6,146	902
PRENTICE	COMMUNITY STATE BANK OF PRENTICE	PRICE	2,136	115	1,123	480
PRINCETON	FIRST WISCONSIN NAT. BANK OF PRINCETON	GREEN	34,093	2,314	15,140	925
PULASKI	PULASKI STATE BANK	BROWN	61,431	2,523	25,751	3,269
RACINE	BANK OF ELMWOOD	RACINE	106,121	5,905	22,241	0
RACINE	FIRST WISCONSIN BANK OF RACINE	RACINE	104,356	8,501	22,582	4,500
RACINE	HERITAGE BANK AND TRUST	RACINE	354,646	16,086	88,056	20,120
RACINE	M&I BANK OF RACINE	RACINE	104,825	8,694	31,244	2,206
RACINE	MARINE BANK SOUTH, NA	RACINE	277,642	30,084	73,836	17,500
RANDOLPH	DAIRYMAN'S STATE BANK	COLUMBIA	62,256	2,598	33,143	100
RANDOM LAKE	STATE BANK OF RANDOM LAKE	SHEBOYGAN	27,455	3,707	6,109	1,763
REEDSBURG	FARMERS AND MERCHANTS BANK	SAUK	72,660	2,279	21,030	2,000
REEDSBURG	THE REEDSBURG BANK	SAUK	59,853	5,343	19,712	2,785
REEDSVILLE	VALLEY BANK OF REEDSVILLE	MANITOWOC	16,598	1,048	7,130	800

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
6,149	79	6,070	34	126	11,899	69	0	2,041	217
39,406	153	39,253	520	1,059	48,257	1,195	0	4,699	537
13,327	241	13,086	195	455	23,328	190	0	1,961	148
18,115	252	17,863	94	437	25,736	285	0	2,512	319
14,110	151	13,959	293	498	27,602	275	0	2,954	202
11,864	63	11,801	267	607	29,346	429	0	3,191	300
9,233	186	9,047	98	370	13,815	109	0	1,379	(85)
8,862	75	8,787	284	461	24,012	313	0	4,463	315
23,516	291	23,225	438	1,989	47,847	937	0	5,216	438
30,723	362	30,361	643	2,009	58,784	880	0	4,372	211
22,514	2,102	20,412	351	3,096	43,465	516	0	1,884	42
18,562	288	18,274	467	620	29,586	126	0	2,196	161
20,803	200	20,603	572	696	30,742	323	0	2,619	130
23,941	240	23,701	988	298	31,439	831	0	2,488	322
42,972	469	42,503	1,405	1,380	71,003	1,876	0	7,069	666
56,688	446	56,242	2,182	2,033	83,877	1,546	0	6,785	1,167
32,728	474	32,254	811	1,226	66,958	450	0	5,425	1,061
11,616	215	11,401	307	313	20,273	276	0	1,863	225
3,856	41	3,815	126	65	5,765	53	0	459	20
30,018	270	29,748	769	484	39,111	251	0	3,471	333
7,939	114	7,825	287	103	11,493	184	0	985	129
11,555	148	11,407	352	907	16,921	133	0	1,375	98
28,736	300	28,436	1,586	1,398	52,051	508	0	4,938	333
23,998	424	23,574	483	2,042	47,493	1,243	0	6,483	491
33,634	492	33,142	495	936	50,753	1,093	0	7,232	1,010
4,879	65	4,814	71	190	10,958	77	0	1,408	115
288	5	283	57	78	1,177	4	0	955	(45)
15,140	185	14,955	215	544	30,681	350	0	3,062	283
28,023	240	27,783	802	1,303	54,453	986	0	5,992	593
73,491	736	72,755	1,993	3,227	94,200	5,143	0	6,778	810
65,258	800	64,458	3,047	1,268	96,133	2,222	0	6,001	523
219,742	1,642	218,100	6,812	5,472	313,536	19,828	0	21,282	1,819
59,493	586	58,907	2,201	1,573	94,498	2,377	0	7,950	815
148,291	1,734	146,557	4,995	4,670	241,246	14,888	0	21,508	2,580
25,073	415	24,658	693	1,064	54,024	1,063	0	7,169	676
15,016	178	14,838	636	402	24,473	348	0	2,634	247
45,361	180	45,181	576	1,594	63,771	3,885	0	5,004	654
28,828	473	28,355	904	2,754	53,740	1,370	0	4,743	262
7,227	87	7,140	295	185	15,178	208	0	1,212	146

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
REESEVILLE	STATE BANK OF REESEVILLE	DODGE	16,257	1,079	5,358	460
RHINELANDER	M&I MERCHANTS BANK	ONEIDA	62,888	3,540	11,733	1,750
RHINELANDER	NORTHERN NATIONAL BANK	ONEIDA	19,958	668	2,780	1,295
RHINELANDER	VALLEY FIRST NATIONAL BANK	ONEIDA	64,578	6,985	21,527	5,165
RICE LAKE	DAIRY STATE BANK	BARRON	66,764	3,457	12,461	4,900
RICE LAKE	FIRST WISCONSIN NAT. BANK OF RICE LAKE	BARRON	63,713	6,422	20,869	1,630
RICHFIELD	COLONIAL BANK-RICHFIELD	WASHINGTON	30,051	2,176	8,253	2,700
RICHLAND CENTER	RICHLAND COUNTY BANK	RICHLAND	58,132	2,829	30,997	952
RICHLAND CENTER	VALLEY BANK RICHLAND CENTER	RICHLAND	53,645	4,433	13,846	1,000
RIDGELAND	FARMERS STATE BANK	DUNN	14,060	453	6,641	265
RIPON	M&I RIPON STATE BANK	FOND DU LAC	56,599	3,240	9,722	3,800
RIPON	VALLEY FIRST NATIONAL BANK OF RIPON	FOND DU LAC	38,100	5,129	7,112	1,560
RIVER FALLS	FIRST NATIONAL BANK OF RIVER FALLS	PIERCE	82,892	2,555	25,934	0
RIVER FALLS	RIVER FALLS STATE BANK	PIERCE	38,010	3,459	12,013	0
ROBERTS	STATE BANK OF ROBERTS	ST CROIX	6,437	1,106	0	500
ROSENDALE	ROSENDALE STATE BANK	FOND DU LAC	30,433	6,413	3,772	962
ROSHOLT	STATE BANK OF ROSHOLT	PORTAGE	23,147	3,151	6,340	0
ROTHSCHILD	RIVER VALLEY STATE BANK	MARATHON	45,652	6,187	6,080	5,010
RUDOLPH	FARMERS & MERCHANTS BANK	WOOD	18,531	894	9,158	600
SAINT CLOUD	STATE BANK OF SAINT CLOUD	FOND DU LAC	13,905	794	3,199	293
SAINT CROIX FALLS	FIRST NATIONAL BANK OF SAINT CROIX FALLS	POLK	38,515	1,578	10,398	2,840
SAUK CITY	VALLEY BANK, SAUK PRAIRIE	SAUK	63,278	6,408	14,597	1,575
SCHOFIELD	INTERCITY STATE BANK	MARATHON	40,094	3,675	14,600	50
SEYMOUR	MARINE BANK SEYMOUR, NA	OUTAGAMIE	52,543	6,520	12,598	500
SEYMOUR	VALLEY BANK OF SEYMOUR	OUTAGAMIE	30,913	2,161	12,147	0
SHARON	SHARON STATE BANK	WALWORTH	11,266	946	2,555	315
SHAWANO	CITIZENS BANK, NA	SHAWANO	96,123	8,223	44,764	1,780
SHAWANO	VALLEY BANK OF SHAWANO, NA	SHAWANO	110,796	5,303	27,812	2,500
SHEBOYGAN	ASSOCIATED SHEBOYGAN BANK	SHEBOYGAN	30,257	2,402	6,564	960
SHEBOYGAN	FIRST INTERSTATE BANK OF WISCONSIN	SHEBOYGAN	504,893	46,672	119,140	29,030
SHEBOYGAN	FIRST INTERSTATE TRUST CO. OF WISCONSIN	SHEBOYGAN	1,158	9	740	0
SHEBOYGAN	FIRST WISCONSIN NAT. BANK OF SHEBOYGAN	SHEBOYGAN	290,208	18,036	46,009	10,900
SHEBOYGAN	FIRST WISCONSIN SW BANK OF SHEBOYGAN	SHEBOYGAN	69,872	7,582	22,770	0
SHELL LAKE	SHELL LAKE STATE BANK	WASHBURN	39,542	5,329	13,478	163
SHERWOOD	VALLEY BANK OF SHERWOOD	CALUMET	16,888	720	4,049	700
SHULLSBURG	FARMERS AND MERCHANTS BANK	LAFAYETTE	17,834	797	11,109	250
SLINGER	F & M BANK OF SLINGER	WASHINGTON	53,510	2,978	9,918	2,357
SOMERSET	BANK OF SOMERSET	ST CROIX	18,776	969	5,023	0
SOUTH MILWAUKEE	M&I HOME STATE BANK	MILWAUKEE	51,201	5,739	29,179	3,200

CONDITION OF INDIVIDUAL WISCONSIN BANKS AS OF DECEMBER 31, 1987

000 Omitted

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
8,691	143	8,548	350	462	14,430	158	0	1,669	87
44,073	417	43,656	1,342	867	57,660	438	0	4,790	672
14,261	35	14,226	797	192	18,208	233	0	1,517	44
29,225	334	28,891	1,223	787	57,548	1,993	0	5,037	664
44,364	450	43,914	903	1,129	60,554	1,175	0	5,035	652
33,518	485	33,033	947	812	59,432	294	0	3,987	467
16,377	175	16,202	375	345	27,798	389	0	1,864	185
21,753	144	21,609	292	1,453	50,414	697	0	7,021	705
33,143	317	32,826	396	1,144	48,918	680	0	4,047	731
6,510	44	6,466	62	173	12,447	116	0	1,497	172
38,281	443	37,838	1,457	542	51,812	930	0	3,857	606
23,229	245	22,984	915	400	35,268	232	0	2,600	402
51,419	433	50,986	1,222	2,195	73,957	1,638	0	7,297	857
21,596	490	21,106	947	485	34,372	565	0	3,073	509
4,434	46	4,388	72	371	5,553	33	0	851	77
18,322	265	18,057	566	663	27,834	153	0	2,446	(25)
12,527	160	12,367	535	754	20,933	649	0	1,565	132
27,617	320	27,297	588	490	40,397	1,672	0	3,583	524
7,562	83	7,479	129	271	16,234	265	0	2,032	147
9,150	121	9,029	144	446	12,224	249	0	1,432	182
22,976	308	22,668	407	624	35,218	616	0	2,681	268
39,624	456	39,168	790	740	57,302	1,202	0	4,774	665
21,287	207	21,080	288	401	35,909	944	0	3,241	421
32,412	399	32,013	442	470	47,971	381	0	4,191	409
16,017	224	15,793	380	432	27,890	356	0	2,667	222
7,361	65	7,296	14	140	8,528	509	0	2,229	258
38,797	675	38,122	958	2,276	84,100	1,432	0	10,591	1,058
72,215	1,070	71,145	2,115	1,921	98,541	3,979	0	8,276	1,209
18,519	183	18,336	1,312	683	27,397	268	0	2,592	155
295,849	3,795	292,054	6,893	11,104	405,701	60,347	0	38,845	4,429
0	0	0	39	370	0	298	0	860	455
211,180	3,734	207,446	3,513	4,304	207,486	65,950	0	16,772	3,924
38,587	499	38,088	447	985	63,662	1,991	0	4,219	658
19,567	482	19,085	410	1,077	34,259	486	0	4,797	467
10,923	115	10,808	322	289	15,421	227	0	1,240	125
5,103	108	4,995	161	522	15,404	305	0	2,125	195
36,224	395	35,829	1,308	1,120	48,631	882	0	3,997	579
12,244	78	12,166	281	337	16,555	657	0	1,564	262
12,231	123	12,108	223	752	46,928	426	0	3,847	666

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
SOUTH WAYNE	BANK OF SOUTH WAYNE	LAFAYETTE	17,275	3,271	4,083	2,950
SPARTA	FIRST BANK OF SPARTA	MONROE	46,093	3,382	18,167	4,500
SPARTA	UNION NATIONAL BANK & TRUST CO	MONROE	41,734	2,968	14,910	600
SPENCER	SPENCER STATE BANK	MARATHON	23,832	954	8,455	1,017
SPOONER	BANK OF SPOONER	WASHBURN	54,445	3,240	12,954	0
SPRING GREEN	VALLEY BANK, SPRING GREEN	SAUK	57,174	5,792	10,554	3,825
SPRING VALLEY	THE BANK OF SPRING VALLEY	PIERCE	32,097	4,362	12,207	0
ST FRANCIS	ST FRANCIS STATE BANK	MILWAUKEE	38,617	3,043	2,997	2,700
STANLEY	FARMERS & MERCHANTS STATE BANK	CHIPPEWA	35,975	1,290	11,164	1,000
STETSONVILLE	FARMERS STATE BANK	TAYLOR	26,847	1,427	9,393	0
STEVENS POINT	BANK OF PARK RIDGE	PORTAGE	21,207	1,229	6,019	500
STEVENS POINT	CITIZENS MARINE NATIONAL BANK	PORTAGE	107,712	15,434	23,141	2,200
STEVENS POINT	M&I FIRST NATIONAL BANK OF STEVENS POINT	PORTAGE	143,649	15,160	34,568	8,200
STOCKBRIDGE	STATE BANK OF STOCKBRIDGE	CALUMET	9,881	397	6,072	174
STODDARD	BANK OF STODDARD	VERNON	6,840	556	1,199	947
STOUGHTON	FIRST NATIONAL BANK OF STOUGHTON	DANE	38,254	1,955	14,626	1,584
STOUGHTON	STOUGHTON STATE BANK	DANE	33,258	6,758	10,415	800
STRATFORD	STRATFORD STATE BANK	MARATHON	40,460	1,533	13,707	2,173
STURGEON BAY	BANK OF STURGEON BAY	DOOR	163,028	6,979	40,160	4,530
STURGEON BAY	FIRST NATIONAL BANK	DOOR	46,979	2,684	6,228	672
SUN PRAIRIE	BANK OF SUN PRAIRIE	DANE	86,873	12,731	8,751	9,050
SUN PRAIRIE	VALLEY BANK, SUN PRAIRIE	DANE	44,762	5,444	10,089	2,000
SUPERIOR	COMMUNITY BANK AND TRUST CO	DOUGLAS	24,655	1,279	4,120	3,565
SUPERIOR	M&I FIRST NATIONAL BANK OF SUPERIOR	DOUGLAS	82,400	4,746	28,064	1,345
SUPERIOR	MONYCOR BANK OF SUPERIOR	DOUGLAS	26,880	1,222	7,453	2,160
SUPERIOR	NATIONAL BANK OF COMMERCE	DOUGLAS	128,780	16,192	29,585	1,625
SUPERIOR	SUPERIOR NATIONAL BANK	DOUGLAS	12,404	943	6,646	575
THERESA	THERESA STATE BANK	DODGE	13,262	504	4,891	900
THIENSVILLE	COLONIAL BANK	OZAUKEE	83,568	6,013	24,609	1,250
THORP	PEOPLES EXCHANGE BANK	CLARK	34,784	1,821	13,818	50
THREE LAKES	THE PEOPLES STATE BANK	ONEIDA	18,839	1,031	3,615	100
TIGERTON	FIRST NATIONAL BANK IN TIGERTON	SHAWANO	10,806	2,757	223	1,227
TOMAH	FARMERS & MERCHANTS BANK	MONROE	70,769	4,202	32,024	2,400
TOMAH	FIRST BANK OF TOMAH	MONROE	28,801	2,474	6,390	1,231
TOMAHAWK	BRADLEY BANK	LINCOLN	35,473	1,757	7,792	0
TREMPEALEAU	CITIZENS STATE BANK	TREMPEALEAU	10,124	805	4,191	515
TURTLE LAKE	BANK OF TURTLE LAKE	BARRON	27,418	1,264	7,805	750
TWO RIVERS	FIRST WISCONSIN BANK OF TWO RIVERS	MANITOWOC	62,137	4,982	16,541	4,050
UNION GROVE	COMMUNITY STATE BANK	RACINE	56,902	3,748	13,550	2,578

CONDITION OF INDIVIDUAL WISCONSIN BANKS AS OF DECEMBER 31, 1987 000 Omitted

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
6,732	15	6,717	8	246	14,163	180	0	2,932	327
19,446	168	19,278	281	485	38,638	3,375	0	4,080	260
22,578	207	22,371	325	560	36,793	1,091	0	3,850	344
12,889	223	12,666	268	472	21,121	280	0	2,431	174
36,920	478	36,442	796	1,013	49,825	907	0	3,713	910
35,505	387	35,118	671	1,214	51,894	648	1	4,631	645
14,595	145	14,450	214	864	27,961	175	0	3,961	320
29,120	295	28,825	712	340	34,743	1,037	500	2,337	249
22,254	447	21,807	253	461	33,019	220	0	2,736	(59)
15,284	153	15,131	285	611	23,271	244	0	3,332	403
13,234	165	13,069	188	202	19,493	145	0	1,569	195
63,211	785	62,426	2,672	1,839	94,992	3,501	0	9,219	1,022
82,649	1,092	81,557	1,967	2,197	130,159	1,010	0	12,480	1,206
3,078	56	3,022	33	183	8,572	146	0	1,163	87
3,916	55	3,861	53	224	6,316	63	0	461	(31)
18,907	158	18,749	821	519	34,129	569	0	3,556	364
14,715	89	14,626	63	596	30,090	809	0	2,359	575
21,640	334	21,306	261	1,480	36,327	452	0	3,681	309
106,405	1,135	105,270	3,778	2,311	142,940	6,008	0	14,080	1,888
35,380	410	34,970	1,247	1,178	42,727	473	0	3,779	442
54,149	454	53,695	581	2,065	72,043	1,135	0	13,695	1,449
26,133	274	25,859	695	675	41,177	509	0	3,076	424
15,347	314	15,033	355	303	22,678	111	0	1,866	165
46,183	473	45,710	1,236	1,299	72,803	3,293	90	6,214	704
15,207	161	15,046	617	382	23,180	1,425	0	2,275	378
78,608	760	77,848	1,820	1,710	108,759	9,085	0	10,936	1,427
3,907	212	3,695	145	400	9,964	84	0	2,356	216
6,666	56	6,610	85	272	11,528	249	0	1,485	116
49,407	623	48,784	1,450	1,462	74,206	3,514	34	5,814	566
18,071	206	17,865	406	824	31,103	654	0	3,027	226
13,639	95	13,544	249	300	17,131	116	0	1,592	275
6,307	80	6,227	120	252	9,857	147	0	802	59
30,368	230	30,138	721	1,284	64,556	830	0	5,383	652
18,321	227	18,094	225	387	26,846	704	0	1,251	(1,337)
25,034	247	24,787	691	446	31,425	1,542	0	2,506	280
4,557	247	4,310	102	201	9,165	95	0	864	69
17,192	303	16,889	99	611	25,328	101	0	1,989	168
35,156	453	34,703	1,139	722	57,688	560	0	3,889	605
35,386	482	34,904	1,008	1,114	51,773	918	0	4,211	584

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
VALDERS	VALDERS STATE BANK	MANITOWOC	24,297	1,164	7,525	1,300
VERONA	BANK OF VERONA	DANE	45,864	2,520	16,443	1,953
VIOLA	FARMERS STATE BANK	RICHLAND	9,259	637	3,509	1,000
VIROQUA	FIRST NATIONAL BANK IN VIROQUA	VERNON	29,888	2,378	10,389	1,950
VIROQUA	THE STATE BANK OF VIROQUA	VERNON	45,093	2,718	10,059	2,100
WABENO	STATE BANK OF WABENO	FOREST	13,812	562	3,135	260
WALDO	WALDO STATE BANK	SHEBOYGAN	11,572	961	4,083	1,050
WALWORTH	WALWORTH STATE BANK	WALWORTH	55,984	4,096	20,185	0
WASHBURN	FIRST AMERICAN BANK OF APOSTLE ISLANDS	BAYFIELD	32,449	3,052	6,141	1,289
WATERFORD	WATERFORD STATE BANK	RACINE	30,325	1,473	9,696	1,850
WATERLOO	FARMERS & MERCHANTS STATE BANK	JEFFERSON	56,503	2,941	19,333	360
WATERTOWN	M&I BANK OF WATERTOWN	JEFFERSON	56,700	3,148	17,296	4,200
WATERTOWN	VALLEY BANK OF WATERTOWN, NA	JEFFERSON	34,512	3,183	4,770	200
WAUKESHA	FIRST WISCONSIN BANK OF WAUKESHA	WAUKESHA	49,463	6,675	2,338	2,000
WAUKESHA	WAUKESHA STATE BANK	WAUKESHA	211,760	17,037	33,772	18,000
WAUMANDEE	WAUMANDEE STATE BANK	BUFFALO	15,857	1,595	5,416	1,415
WAUNAKEE	BANK OF WAUNAKEE	DANE	28,038	3,778	5,889	0
WAUNAKEE	FIRST WISCONSIN BANK OF WAUNAKEE	DANE	31,388	3,401	13,065	2,900
WAUPACA	FIRST NATIONAL BANK OF WAUPACA	WAUPACA	49,454	3,897	5,275	2,200
WAUPACA	THE FARMERS STATE BANK	WAUPACA	54,270	2,015	25,707	300
WAUPUN	FIRST INTERSTATE BANK OF WISCONSIN	FOND DU LAC	49,097	3,959	10,007	3,300
WAUPUN	THE NATIONAL BANK OF WAUPUN	FOND DU LAC	47,032	2,501	12,573	750
WAUSAU	BANK OF ATHENS	MARATHON	37,226	1,353	8,939	1,820
WAUSAU	CENTRAL NATIONAL BANK OF WAUSAU	MARATHON	22,614	1,658	1,433	2,380
WAUSAU	CITIZENS BANK & TRUST	MARATHON	59,397	16,182	6,864	1,065
WAUSAU	FIRST AMERICAN NATIONAL BANK OF WAUSAU	MARATHON	266,075	27,154	57,679	15,130
WAUSAU	FIRST WISCONSIN NATIONAL BANK OF WAUSAU	MARATHON	66,039	5,518	19,081	1,800
WAUSAU	PEOPLES STATE BANK	MARATHON	87,168	3,155	28,611	4,135
WAUSAU	WISCONSIN VALLEY TRUST COMPANY	MARATHON	1,193	11	720	0
WAUTOMA	UNION STATE BANK	WAUSHARA	75,178	8,178	16,222	3,000
WAUWATOSA	FIRST WISCONSIN BANK OF MAYFAIR	MILWAUKEE	109,186	8,298	39,872	2,200
WAUWATOSA	M&I WAUWATOSA STATE BANK	MILWAUKEE	197,689	12,059	99,037	16,800
WEST ALLIS	CENTRAL BANK	MILWAUKEE	51,131	4,170	28,677	3,550
WEST ALLIS	TRI CITY NATIONAL BANK OF WEST ALLIS	MILWAUKEE	41,878	2,557	10,939	0
WEST BEND	M&I FIRST NATIONAL BANK	WASHINGTON	169,013	11,908	54,379	22,000
WEST BEND	WEST BEND MARINE BANK	WASHINGTON	91,218	5,815	19,987	2,000
WEST SALEM	UNION STATE BANK OF WEST SALEM	LA CROSSE	19,369	2,143	5,054	1,025
WESTBY	WESTBY-COON VALLEY STATE BANK	VERNON	48,185	1,912	15,595	2,925
WESTFIELD	M&I BANK OF WESTFIELD	MARQUETTE	22,735	507	6,440	1,550

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
13,860	99	13,761	74	473	20,961	348	0	2,988	373
24,300	267	24,033	206	709	40,922	343	0	4,599	524
4,010	95	3,915	33	165	8,383	90	0	786	58
14,094	237	13,857	332	982	26,530	305	0	3,053	240
29,153	259	28,894	518	804	40,326	290	0	4,477	473
9,510	158	9,352	131	372	12,529	155	200	928	77
5,319	50	5,269	93	116	9,636	131	0	1,805	178
30,063	299	29,764	969	970	48,441	1,698	0	5,845	819
20,931	230	20,701	559	707	27,360	2,371	0	2,718	199
16,301	120	16,181	611	514	26,684	508	0	3,133	368
32,476	754	31,722	1,285	862	50,016	512	0	5,975	674
30,693	559	30,134	1,035	887	51,903	346	0	4,451	448
24,479	262	24,217	1,659	483	30,092	1,970	0	2,450	203
36,779	482	36,297	1,696	457	46,054	298	0	3,111	213
138,532	1,102	137,430	3,631	1,890	190,291	3,441	0	18,028	1,952
7,243	77	7,166	98	167	13,806	235	0	1,816	292
17,472	184	17,288	379	704	24,615	1,003	0	2,420	260
11,054	163	10,891	633	498	29,505	205	0	1,678	211
37,027	263	36,764	581	737	45,759	515	0	3,180	430
24,810	225	24,585	499	1,164	47,506	1,453	0	5,311	720
31,499	461	31,038	321	472	43,106	1,838	0	4,153	680
29,941	197	29,744	706	758	40,792	928	0	5,312	631
24,044	432	23,612	1,031	471	33,511	341	0	3,374	326
16,267	202	16,065	233	845	19,882	966	0	1,766	148
32,649	694	31,955	925	2,406	52,979	1,221	0	5,197	317
154,501	1,777	152,724	9,317	4,071	230,226	16,978	0	18,871	1,542
37,834	496	37,338	1,247	1,055	61,220	1,017	0	3,802	341
49,461	487	48,974	678	1,615	76,926	2,179	0	8,063	1,432
0	0	0	55	407	0	319	0	874	73
45,579	487	45,092	1,216	1,470	67,664	731	0	6,783	824
57,041	716	56,325	885	1,606	101,569	661	0	6,956	1,229
64,991	616	64,375	2,327	3,091	180,764	1,029	0	15,896	2,470
13,478	252	13,226	713	795	46,778	325	0	4,028	501
26,447	266	26,181	1,457	744	36,322	2,420	0	3,136	653
77,420	888	76,532	1,922	2,272	146,303	8,467	0	14,243	2,990
61,515	658	60,857	1,212	1,347	82,494	1,936	0	6,788	1,115
10,782	107	10,675	250	222	17,339	348	0	1,682	147
26,792	267	26,525	440	788	41,498	400	0	6,287	504
13,666	176	13,490	155	593	20,846	117	0	1,772	232

CITY	BANK	COUNTY	TOTAL FOOTINGS	CASH & BALANCES	SECURITIES	FED FUNDS & REPOS
WEYAUWEGA	VALLEY BANK OF WEYAUWEGA	WAUPACA	32,961	1,446	5,928	1,300
WHITEHALL	JOHN O. MELBY & CO. BANK	TREMPEALEAU	30,947	1,979	12,259	955
WHITEWATER	COMMERCIAL BANK	WALWORTH	45,344	2,578	17,255	3,700
WHITEWATER	FIRST CITIZENS STATE BANK	WALWORTH	56,380	5,118	11,535	3,300
WINTER	CHIPPEWA VALLEY BANK	SAWYER	16,040	1,513	2,883	380
WISCONSIN DELLS	BANK OF WISCONSIN DELLS	COLUMBIA	80,143	7,560	13,569	4,000
WISCONSIN RAPIDS	COMMUNITY STATE BANK	WOOD	32,757	1,680	14,631	591
WISCONSIN RAPIDS	FIRST NATIONAL BANK OF WISCONSIN RAPIDS	WOOD	132,142	4,958	70,657	3,200
WISCONSIN RAPIDS	WOOD COUNTY NATIONAL BANK	WOOD	135,348	13,705	35,024	4,700
WITHEE	STATE BANK OF WITHEE	CLARK	14,214	3,144	2,143	700
WITTENBERG	CITIZENS STATE BANK	SHAWANO	51,157	2,145	20,609	600
WONEWOC	STATE BANK OF WONEWOC	JUNEAU	19,648	736	11,747	100
WOODFORD	WOODFORD STATE BANK	LAFAYETTE	17,150	835	8,397	451
WOODRUFF	LAKELAND STATE BANK	ONEIDA	74,044	4,661	21,626	0
WOODRUFF	VALLEY NATIONAL BANK	ONEIDA	15,656	1,554	3,257	270
WOODVILLE	CITIZENS STATE BANK	ST CROIX	19,325	1,029	5,311	3,000

TOTAL LOANS	LOAN RESERVE	NET LOANS	FIXED ASSETS	OTHER ASSETS	TOTAL DEPOSITS	OTHER LIABILITIES	DEBENTURES	EQUITY CAPITAL	NET INCOME
23,560	234	23,326	440	521	30,093	328	0	2,540	336
14,990	188	14,802	226	726	27,387	322	0	3,238	191
20,932	172	20,760	530	521	41,108	770	0	3,466	391
35,178	500	34,678	625	1,124	50,741	764	90	4,785	607
10,959	101	10,858	103	303	14,615	82	0	1,343	180
52,762	526	52,236	1,090	1,688	71,985	1,228	0	6,930	880
14,867	144	14,723	622	510	29,147	529	0	3,081	323
51,165	488	50,677	1,082	1,568	119,058	1,777	0	11,307	1,065
78,538	1,418	77,120	1,720	3,079	116,858	4,739	0	13,751	2,339
7,946	126	7,820	159	248	13,170	130	0	914	7
26,486	274	26,212	677	914	44,840	970	0	5,347	698
6,665	76	6,589	85	391	17,056	243	0	2,349	213
6,956	71	6,885	334	248	15,919	158	0	1,073	149
44,474	417	44,057	2,197	1,503	63,937	4,737	0	5,370	489
9,852	101	9,751	585	239	13,729	851	0	1,076	18
9,262	137	9,125	186	674	17,945	148	0	1,232	(155)

CONSUMER CREDIT DIVISION

PUBLIC INFORMATION

Staff members have continued the public information program of the Wisconsin Consumer Act with appearances before various groups. Representatives of this Office appear before merchant groups who are interested in the procedures necessary to comply with the Act, as well as consumer protections provided by the Act.

Brochures, available free of charge from the Office of Commissioner of Banking, include:

The Wisconsin Consumer Act, which outlines the main provisions of the Act.

Shopping For Your Money explains the use of credit disclosure terms in comparing various credit plans.

The Rule of 78's explains the calculation of the rebate of unearned finance charges to a customer who prepays a precomputed consumer credit transaction.

Collection Calls - Consumer Tips - Prohibited Practices outlines the collection practices prohibited by the Act and provides the consumer with some points to remember when discussing a debt with a creditor or collection agency.

FORMS REVIEW

The Wisconsin Consumer Act required forms revision for every merchant extending credit in Wisconsin. In order to assist the industries involved in designing forms which comply with the Act, the agency has reviewed disclosure statements, promissory notes, retail installment contracts, guarantees and other forms used in consumer credit transactions to assure compliance with the Act and standardization of disclosures. Standardization promotes greater familiarity among consumers and results in contracts which are more comprehensive.

Many of the banks, loan companies, trade associations and individual retailers who have submitted forms during previous years continue to revise or supplement their current programs with additional or modified forms. During this reporting period, 27 banks, 4 savings and loan association, 8 finance companies and 108 other businesses submitted forms for the first time. A total of 1,132 businesses and trade associations have submitted forms for approval since the Wisconsin Consumer Act became effective.

SUMMARY OF COMPLAINTS RECEIVED BY BUSINESS CATEGORY

January 1, 1987 - December 31, 1987

CONSUMER ACT COMPLAINTS

Agriculture - 3

Appliances, TV & Stereo - 5

Banks - 39

Building & Home Improvement - 3

Buyers Clubs, Travel Club - 31

Collection Agencies - 33

Credit Card Issuers - 35

Education/Correspondence Schools - 8

Health Studio - 2

Home Furnishings & Furniture - 6

Hospital or Health Care Facilities - 4

Loan Companies - 59

Magazine Subscription Plans - 12

Motor Vehicle Dealers - 14

Photograph Plans - 5

Record or Book Clubs - 1

Retail (General) - 22

Sales Finance Companies - 6

Sales Finance Companies (No License Req) - 4

Miscellaneous - 14

TOTAL
1987 - 306
1986 - 353

NON-CONSUMER ACT COMPLAINTS**

Agriculture - 1

Appliances, TV & Stereo - 1

Banks - 55

Building & Home Improvement - 1

Collection Agencies - 67

Credit Card Issuers - 1

Hospital or Health Care Facilities - 1

Loan Companies - 2

Retail (General) - 1

Sales Finance Companies - 1

Miscellaneous - 5

TOTAL
1987 - 136
1986 - 184

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*All written complaints closed during the reporting period.

**All written complaints not involving a consumer transaction.

CONSUMER ACT COMPLAINTS - VIOLATION SUMMARY

Charges & Rebates

Accounting Error - 16
Additional Charges, Improper - 5
Delinquency Charges, Excessive - 5
Finance Charge, Excessive - 11
Finance Charge, Rebate - 7

Collection Practices

Civil Suit, False Threat Of - 2
Character or Reputation, Adverse Comment - 1
Criminal Prosecution, Threat of - 3
Discussed Account with Third Party - 10
Fictitious Rights, Threat to Enforce - 10
Harassment - 29
Identity of Debtor Disputed - 3
On-the-Job Contact - 6

Consumer Approval Transactions

Cancellation, Refusal to Honor - 9
Downpayment, Not Refunded - 3
Notice, Not Provided - 2

Credit & Property Insurance

Affirmation Unsigned - 1
Improper Property Ins. (under $800) - 1
Purchase Required, Credit Ins. - 5

Documents Not Provided

Contract - 2
Disclosure Statement - 1
Expl. of Co-Signer Oblig - 1

Form Requirements

Failure to Provide Record of Charges and/or Credits - 3
No Signed Agreement for Open-End Credit - 6
Single Instrument Rule - 2

Prohibited Practices

Blank Writings - 1
Failure to Return Documents - 5
Maximum Periods of Repayment - 1
Notice of Assignment Improper - 1
Unfair Company Policy or Practice - 58
Verbal Misrepresentation - 7

Remedies

Acceleration or Demand for Collateral, Customer Not in Default, No Notice of Default - 2
Miscellaneous Statute - 4

Credit Disclosures

Inaccurate Credit Report - 1
Other Disclosures Missing - 3
Other Disclosures, Inaccurate - 2

Miscellaneous Violations

Advertising, Deceptive or Missing Credit Terms - 10
Billing Error - 39
Discrimination, Sex or Marital Status - 4
Electronic Fund Transfer-Transfer Error - 1
Savings Account Procedures - 1
Miscellaneous - 20

TOTAL

1987 - 304
1986 - 350

This table summarizes the practices most frequently cited in complaints which were closed during the reporting period. An individual complaint may allege more than one violation. Several of the categories referred to in the table are further explained in the following text.

Prohibited Collection Practices: Complainant referred to collection activity prohibited by § 427.104, Wis. Stats.

Consumer Approval Transaction, Cancellation, Refusal to Honor: Customer cancels transactions made away from merchant's regular place of business within three business days as permitted by § 423.304, Wis. Stats.

Credit and Property Insurance, Purchase Required, Credit Insurance: Customer allegedly required to purchase credit insurance to obtain credit in violation of § 422.202, Wis. Stats., which makes such an insurance purchase optional.

No Signed Agreement For Open End Credit: Complainant allegedly obligated under terms of an open-end credit agreement which was never signed and as such is in violation of § 422.305, Wis. Stats., and s. Bkg 80.351, Wis. Admin. Code, which requires a customer's signature to obligate the party under the terms of such plan.

NON-CONSUMER ACT COMPLAINTS - VIOLATION SUMMARY

Charges & Rebates

Accounting Error - 7
Additional Charges, Improper - 5
Finance Charge, Refin. or Consol. - 1
Finance Charge, Rebate - 1

Collection Practices

Character or Reputation, Adv. Comment - 1
Discussed Account with Third Party - 1
Disputed Debt, Disclosure of - 1
Employer, Contact with - 1
Fictitious Rights, Threat to Enforce - 9
Harassment - 21
Identity of Debtor Disputed - 9
Late Night Calls - 1
Obscene or Threatening Language - 2
On-the-Job Contact - 3
Character or Reputation, Adverse Comment - 1

Form Requirements

Failure to Provide Record
Finance of Charges and/or Credits - 4

Prohibited Practices

Unfair Company Policy or Practice - 22
Verbal Misrepresentation - 8

Remedies

Miscellaneous Statute - 4

Miscellaneous Violations

Advert. Decep. or Missing Credit Terms - 1
Checking Acct. Procedures - 19
Discrim.,Sex or Mar. Status - 1
Elec.Fund Transfer Error - 2
Savings Acct Procedures - 6
Miscellaneous - 8

TOTAL

1987 - 139
1986 - 179

This table summarizes the practices most frequently cited in complaints which were closed during the reporting period. An individual complaint may allege more than one violation. Several of the categories referred to above are further explained in the following text.

Oppressive and Deceptive Collection Practices: Generally, any collection practice which would be prohibited by § 427.104, Wis. Stats., or s. Bkg 74.14, Wis. Admin. Code, were it to occur in conjunction with the collection of a credit transaction.

Disputed Debt: Customer disputes the values of goods/services actually received as reflected on the account.

Identity of Debtor Disputed: Customer denies any contractual relationship with the merchant.

SUMMARY OF RESOLUTIONS

Consumer Act Complaints

Refunds/Credits - 7,018
$469,593.98

Assurances - 16

Consent Judgments - 6

Contract Cancelled - 40

Contract or Form Revised - 4

Customer Unresponsive - 3

Examiner Resolution - 1

Mediation Adjustment (No violation) - 3

Mediation (No adjustment, no violation) - 32

Merchant Out of Business - 1

Merchant Unresponsive - 1

No Consumer Credit Violation Indicated - 30

Workout Agreement - 25

Recorded for Future Reference - 56

Miscellaneous (including such things as Contract, Form Modified, Letter of Apology, Collection Agency Discontinued) - 9

Non-Consumer Act Complaints

Refunds/Credits - 19
$14,255.91

Assurances - 4

Contract or Form Revised - 3

Customer Unresponsive - 2

Mediation Adjustment (No Violation) - 3

Mediation Adjustment (No adjustment, no violation)-14

No Consumer Credit Violation indicated - 33

Workout Agreement - 10

Recorded for Future Reference - 42

Miscellaneous (including such things as Account Returned, Error Corrected) - 5

This summary includes cases initiated by written complaints from individual consumers received by this Office and the examination of individual accounts by the Division of Consumer Credit.

Refunds and Credits: Includes $439,173.15 on 6,938 accounts recovered as a result of the regular examination of the consumer credit/non-consumer credit transactions entered into by banks, licensed lenders and firms holding motor vehicle sales finance licenses by the Division of Consumer Credit, together with $30,420.83 in refunds/credits made as a result of 80 Consumer Act complaints and $14,255.91 as a result of 19 Non-Consumer Act complaints. In several instances a single complaint leads to refunds to many customers from the merchant involved. In 1986 the total of such refunds and credits amounted to $289,166.06 on 5,447 accounts.

Licenses and Examinations

The office, through the Division of Consumer Credit, issues licenses to loan companies, sales finance companies, insurance premium finance companies, adjustment service companies, collection agencies, currency exchanges, and sellers of checks. Also, the Wisconsin Department of Transportation and this office jointly issue licenses to motor vehicle, motorcycle, and mobile home dealerships. The above licensed businesses and state banks are subject to examination by Division examiners on a routine basis.

Wisconsin Consumer Act

The Wisconsin Consumer Act is primarily administered through the Division of Consumer Credit. In addition to the actions referred to earlier to achieve compliance, the Division examinations of financial institutions licensed by the office include a review of finance transactions to insure compliance. The Act requires all merchants entering into or acquiring consumer credit transactions in which a finance charge is assessed at a rate in excess of $6 per $100 per year (pre-compute) or 12% per annum simple interest to file notification with this office. Where the total volume of amounts financed exceed $10,000, the merchant is obligated to pay a graduated fee. This fee is to be used for the administration of the Act. These notifications are processed by Division staff. In 1987 there were 1,151 merchants who were obligated to pay fees. These represent 63% of the total number of notifications processed. Total fees collected during the calendar year 1987 amounted to $310,018.00. In 1986 a total of 1,115 merchants paid fees totaling $313,053.

Loan Companies

In 1987, loan company licenses under § 138.09, Wis. Stats., were issued to 226 offices, owned by 42 different companies. The 1987 annual reports filed by these companies disclosed they made 249,316 loans, for a total of $438,798,948.

Collection Agencies

There were 153 collection agencies licensed under § 218.04, Wis. Stats., during 1987. The 1987 annual reports filed by these agencies disclosed they collected $544,561,043.22. A small number of these have their home offices outside Wisconsin. The reported volume of collections may,as a result, include some that were made in other States. Although it is not mandated by law, attempts are made to exam collection agencies on a yearly basis.

Sales Finance Companies

In 1987, sales finance company licenses under § 218.01, Wis. Stats., were issued to 260 state banks in Wisconsin and to 194 other offices. These 194 offices were owned by 87 different companies. The above figures do not include the motor vehicle and mobile home dealerships who are also licensed under § 218.01, Wis. Stats., and as such authorized to carry finance contracts. The banks and sales finance companies licensed under § 218.01 purchased the following volumes of retail installment sales contracts during the 12-month period ending October 31, 1987: 70,525 new motor vehicle contracts, totaling $839,601,483.91; 367 new mobile home contracts, totaling $5,391,751.00; 24,901 used motor vehicle contracts, totaling $186,413,694.30; and, 169 used mobile home contracts, totaling $2,169,941.00.

Insurance Premium Finance Companies

In 1987, there were 19 insurance premium finance companies licensed under § 138.12, Wis. Stats. They purchased 12,130 insurance premium finance agreements during 1987, totaling $59,585,004.60.

Adjustment Service Companies

Adjustment service companies are licensed under § 218.02, Wis. Stats., to provide assistance to individuals with large debts. They make arrangements with creditors so that the debtors can make payments that correspond to the debtor's ability to pay. In 1987, 11 such companies were licensed. The 1987 annual reports filed by the adjustment service companies disclosed they handled debtors' funds, totaling $5,861,241.96. Although it is not mandated by law, attempts are made to examine adjustment service companies on a yearly basis.

Community Currency Exchanges

The 17 currency exchanges licensed under § 218.05, Wis. Stats., were operated by six different companies. These licensees provide check cashing services, sell money orders and bus passes, as well as provide a location at which utility bill payments can be made. In 1987, these companies cashed 734,990 checks for a total amount of $95,477,831.00.

Seller of Checks

Twenty companies were licensed during 1987 as Seller of Checks under Chapter 217, Wis. Stats. With the exception of 6, all the companies are located outside Wisconsin. Through agents located within Wisconsin, the companies market money orders and traveler's checks. The 1987 annual reports filed by these companies disclosed that they sold 16,087,948 checks to Wisconsin, totaling $1,111,887,714.82.

DIVISION OF CONSUMER CREDIT
REPORT FOR 1987 LICENSING YEAR

NUMBER OF LICENSEES		TYPE OF LICENSEE	NO. OF ACCOUNTS CHECKED	NUMBER OF IRREGULARITIES	AMOUNT OF REFUND
ISSUED	EXAMINED				
226	78	Section 138.09, Precomputed Loan Law	42,344	1,570	$177,961.48
---	78	Sales Contracts & Other Loans (not licensed)	10,857	531	$ 44,324.67
194	28	Sales Finance Companies licensed under Section 218.01, Other than State Banks in Wisconsin	749	884	$110,446.23
2,938	18	Motor Vehicle Dealers Licensed under Sec. 218.01	3,159	216	$ 10,152.69
238	-0-	Mobile Home Dealers Licensed under Sections 218.01, 218.10 and 218.11	-0-	-0-	-0-
443	120	Banks, including the 260 banks licensed under Section 218.01	46,933	3,737	$ 96,288.08
4,039	322	TOTALS	104,042	6,938	$439,173.15
19	-0-	Section 138.12, Insurance Premium Finance Companies	-0-	-0-	-0-
11	10	Section 218.02, Adjustment Service Companies	N/A	N/A	N/A
153	122	Section 218.04, Collection Agencies	N/A	N/A	N/A
17	4	Section 218.05, Community Currency Exchanges	N/A	N/A	N/A
20	-0-	Chapter 217, Seller of Checks	-0-	-0-	-0-
220	136	TOTALS			

*DIVISION OF CONSUMER CREDIT

TOTALS FROM 1983 THROUGH 1987 LICENSING YEARS

LICENSING YEAR	NUMBER OF LICENSEES ISSUED	EXAMINED	NO. OF ACCOUNTS CHECKED	NUMBER OF IRREGULARITIES	AMOUNT OF REFUND
1987	4,039	322	104,042	6,938	$439,173.15
1986	3,912	470	137,618	5,349	$271,397.61
1985	3,807	533	138,868	10,469	$450,618.61
1984	3,661	461	185,457	5,524	$220,325.48
1983	3,598	585	198,138	6,768	$375,221.00

*Statistics apply only to:

- Section 138.09, Precomputed Loan Law
- Sales Contracts & Other Loans (Not Licensed)
- Sales Finance Companies Licensed Under Section 218.01, Other than Banks
- Motor Vehicle Dealers Licensed Under Section 218.01
- Mobile Home Dealers Licensed Under Sections 218.01, 210.10 and 218.11
- Banks, Including the 260 Banks Licensed Under Section 218.01